

# THE TEACHERS' PENSION PLAN, 1991

(Main Plan)



*prepared by*

Programs and Services

Newfoundland and Labrador Teachers' Association

*Revised October 2018*



## I. ELIGIBILITY

The following categories are recognized as the major groups who are eligible for coverage under the Teachers' Pension Act.

- All teachers employed by a school board, the School Services Division or special school approved by the Minister;
- Directors, Assistant Directors and SEO's employed by school boards;
- Administrative staff employed by the Newfoundland and Labrador Teachers' Association;
- Replacement teachers who substitute on a continuous basis for a minimum of 20 consecutive days.

Since April 1985, service acquired under the age of 18 is also recognized with full retroactivity.

In accordance with the Act, all teachers to whom the Pension Plan applies are required to make pension contributions as set out in the Act.

## II. PENSION CONTRIBUTIONS BY TEACHERS

Effective September 1, 2015 - 11.35% ... [*MATCHED BY GOVERNMENT*]

## III. RETIREMENT PROVISIONS

A member of the Pension Plan must have at least five years of **pensionable service** in order to be entitled to receive a pension from the Teachers' Pension Plan. Pensions are calculated on the basis of total accrued **pensionable service** to the date of retirement; i.e. all purchased pensionable service is included in the calculation of the pension benefit.

Plan members should be fully aware of the meaning of the phrase **worked service**. This refers to all pensionable service that any teacher might have acquired through the provisions of The Teachers' Pension Act with the one exception of university study buy back. Consequently, all forms of pensionable service including actual teaching service, maternity leave, deferred salary leaves, paid educational leaves, strike time which has been purchased, approved unpaid leaves purchased as worked service, periods of absence for university study purposes which have been purchased as (or converted to) worked service, etc., are all recognized as **worked service**.

Teachers may retire **during** the school year and receive an immediate pension, only if they have accumulated the required number of **complete** years of pensionable service (or worked service) necessary for eligibility. However, at the end of a school year, teachers who require five-tenths or less of a year of pensionable service in order to qualify for a pension may elect to retire; but will have their benefits calculated based on the exact number of years and tenths of years of pensionable service accumulated to the date of retirement.

Under the Teachers' Pension Act, there are five provisions regarding age and/or service which would trigger eligibility for pension benefits.

A. Age 60 with at Least 5 Years of Pensionable Service

Teachers who have between 5 and 24 years of **pensionable service** may retire and receive an immediate pension.

B. Age 55 with at Least 25 Years of Pensionable Service

Teachers who have at least 25 years of **pensionable service** may retire and receive an immediate pension when they reach the age of 55 or after.

C. "30 and Out"

Teachers who have at least 30 years of **worked** service are eligible to retire with immediate benefits based on the total accrued pensionable service to the date of retirement, regardless of age.

D. "29+1 and Out"

Teachers who have 29 years of worked service and at least 30 years of pensionable service may retire with an immediate pension equal to the accrued pension payable to the teacher, except that the amount of pension payable prior to the teacher's 55th birthday shall be reduced by the percentage, dependent on the number of months by which the actual retirement date precedes the teacher's 55th birthday. The following table illustrates the reduction principle for the "29+1 and Out" option.

Number of Months Prior to Age 55	Reduction Factor
12 months or less	1/4 of 1% per month
13 months but less than 49 months	3% plus 1/3 of 1% for each month in excess of 12
49 months or more	15%

In essence, a teacher retiring with 29 years of worked service and at least 30 years of pensionable service would get at least 85% of the accrued pension payable regardless of age. The reduction factor is calculated at the date of retirement and remains constant until age 55. It should be noted that the reduction factor is applicable only until the person reaches age 55; at that stage the person would receive pension benefits equivalent to the full value of the accrued pension payable, with no reduction applied.

### E. Age 55 with less than 24.5 Years of Pensionable Service

Teachers who have less than 24.5 years of pensionable service may retire and receive an actuarial reduced pension. Actuarial reduction is calculated at the time of election and is based on the number of months by which the actual retirement date precedes the teacher's 62<sup>nd</sup> birthday.

## IV. DISABILITY BENEFITS

Section 19 of the Act states that a teacher shall be retired "when he or she is suffering from a physical or mental impairment that prevents the teacher from performing the duties of the employment in which he or she was engaged before the commencement of the impairment provided that the impairment is medically certified to the satisfaction of the Minister as likely to be permanent".

Provided the teacher has accumulated not less than five years of pensionable service, he/she will receive a pension calculated on the basis of total pensionable service. If the teacher has not accumulated five years of pensionable service, then that individual is entitled to receive a refund of his/her contributions in accordance with the Teachers' Pension Act.

## V. SURVIVOR'S BENEFITS

Survivor benefits are paid in accordance with Sections 9, 26, 27 and 28 of the Teachers' Pension Act.

### A. Pre-Retirement Death

If a teacher dies before accumulating at least five years of pensionable service, a refund of contributions plus interest will be paid to the estate. If the member has at least five years of credited pension service but no survivors, the estate will receive the greater of commuted value of the pension benefit or a refund of contributions and interest. If a teacher dies after accumulating five years of pensionable service, the spouse/partner (or designated beneficiary) will have the following options:

- (i) a lifetime pension equal to 60% of the benefit earned to date
- (ii) a lump sum payment of the greater of:
  - (a) the commuted value of the plan member's pension entitlement at date of death or
  - (b) the commuted value of the 60% survivor benefit as determined at date of death.

The lifetime survivor benefit is integrated with CPP at age 65 of the deceased member. If there is no surviving spouse/partner, or designated beneficiary, the commuted value of the pension entitlement of the teacher, calculated as of the date of death, shall be transferred to the teacher's estate.

## B. Post-Retirement Death

Upon the death of a pensioner, the spouse/partner or the dependent children in the absence of a spouse/partner are entitled to a survivor benefit equal to 60% of the pension. The lifetime survivor benefit is integrated with CPP at age 65 of the deceased member. In the case of spouse/partner or designated beneficiary, the benefit is payable for life. In the case of dependent children, the benefit is payable until the youngest child reaches age 18, or age 24 if in full-time attendance at a recognized school.

The survivor benefits are paid in the first instance to the teacher's spouse/partner. In the absence of a spouse/partner, the survivor benefits are paid to, or for the benefit of, children under the age of 18, or age 24 if in full-time attendance at school. Where there are two or more children, each shall share equally in the survivor benefits payable. A teacher who does not have a principal beneficiary or a child entitled to a survivor benefit may, under certain conditions outlined in Section 27(5)(a), (b) and (c) of the Teachers' Pension Act, designate a beneficiary - infirmed child, parent, grandparent, brother, sister or grandchild who is financially dependent on the teacher for support.

## VI. DEFERRED PENSION

The concept of a deferred pension refers to a pension benefit that has been accrued by a teacher who is leaving active teaching service before he/she qualifies to begin receiving the pension. That is, the benefits are not immediately available, but are awarded at a later date. In order to qualify for a deferred pension, the teacher must, upon leaving teaching, have pension contributions remain on deposit within the Pension Plan. In addition, a teacher must have at least five years of pensionable service. If the contributions are withdrawn, the teacher would not qualify for a deferred pension and would not be entitled to purchase the service later, unless the teacher returned to employment as a contributing member of the Pension Plan.

The benefits available under deferred pension are calculated in the same way as that described for regular benefits. Deferred pension benefits can be divided into categories as follows:

### A. Five to 24 Years of Pensionable Service

Effective September 1, 2016, for a person who resigns a contract, will not be entitled to receive benefits until the month following the 62<sup>nd</sup> birthday.

### B. At least 25 Years of Pensionable Service

A person who has resigned a contract is entitled to receive benefits in the month following the 55<sup>th</sup> birthday.

### C. Disability Benefits

If a former teacher is awaiting a deferred pension and that person becomes incapacitated, then the deferred benefit is payable immediately if the teacher meets the qualifications for disability under the Act.

#### D. Survivor Benefits

If a person who is awaiting a deferred pension should die, then that individual's survivors, recognized under the Act, are entitled to benefits payable effective the first of the month following death. The death of a deferred pensioner is treated as a pre-retirement death.

### VII. TERMINATION OF SERVICES

A teacher who terminates employment before completing five years of pensionable service is entitled to receive a refund of their own contributions and interest in accordance with the Act.

A teacher who terminates employment and who has completed at least five years of pensionable service may elect, within 180 days after termination to receive either a transfer of the commuted value of the pension entitlement, or a deferred pension as described in Section VI above. The conditions of the Pension Act apply.

### VIII. PENSION CALCULATION

#### A. General

A teacher who retires under the Teachers' Pension Act receives a "defined benefit" based on his/her years of pensionable service and the pension accrual rate applicable to those years. All pensionable service accrued up to December 31, 1990, is valued at 2.22% per annum; all pensionable service accrued on or after January 1, 1991, is valued at 2% per annum. [Notwithstanding this, the accrual value for the period April 1, 1993, to March 31, 1994, inclusive, is at 1.25% unless the member has "topped up" the accrual to 2% by supplementing the contribution of the employer. This is caused by the 'Pensions Option' which was accepted by teachers as a Collective Agreement resolution to a contract dispute at that time. (See Section VIII.C.)] The composite accrued value is multiplied by the average of the teacher's best five years of teaching income for all years prior to September 1, 2015 and the average of the teacher's best eight years of teaching income for all service accrued after August 31, 2015, except where the average of best eight years of income is greater than the average of the best five years of income. The computation is done by the Teachers' Pension Plan Corporation, actually using the best 50 tenths or 80 tenths of years of teaching income, depending on the period being calculated.







## B. The Pension Option - "Pension Contribution Holiday"

In June of 1993, the general membership of the NLTA, by majority decision, accepted a proposal to amend the Teachers' Pension Act and the Collective Agreement in order to settle a contract dispute with the Provincial Government.

As a result, Government reduced its contribution to the Teacher Pension Fund by 4.5% from the period April 1, 1993 to March 31, 1994. This reduction does not affect a teacher's eligibility for retirement and does not require a teacher to work any extra time in order to retire. However, it will affect the value of a teacher's pension benefit, since it means that the accrual rate during this period of time will be 1.25% instead of the normal 2%. Teachers can, however, bring the accrual up to full value by paying the amount that Government did not contribute.

Consequently, all teachers are left with a decision relative to whether they will "top-up" their pension contribution to compensate for Government's reduction in that year. At the time the adjustment was made, teachers were given the option of "topping-up" by contributing the additional 4.5% which Government was not contributing. Since that time, however, the cost of "topping-up" is on the basis of full actuarial value. This choice is a costly one and not recommended. Teachers should seek advice from NLTA or the TPPC before deciding to exercise this option.

Specific inquiries with regard to calculation should be referred directly to the Teachers' Pension Plan Corporation by emailing [memberservices@tppcni.ca](mailto:memberservices@tppcni.ca).

## C. Integration of Benefits with Canada Pension Plan

Under the Teachers' Pension Plan (TPP), for all teachers who retire on or after September 1, 1998, all benefits in respect of pensionable service accrued under the TPP shall be integrated with the Canada Pension Plan (CPP) using an integration reduction factor of 0.6%. A "bridge benefit" is paid from the TPP from the point of retirement until age 65. Essentially, this means that the TPP benefit will be reduced by a specific calculated amount when the individual reaches the age of 65. **The reduction amount or bridge benefit is calculated at the time of retirement under the TPP, and remains fixed.**

The bridge benefit or integration reduction for CPP at age 65 is calculated as follows:

$$\text{Reduction} = [\text{Lesser of the 8-year average pensionable salary or the 3 year average of YMPE}^1 \text{ at retirement}] \times [\text{No. of years of pensionable service (max. 35) since March 31, 1967}] \times [\text{Integration reduction factor of 0.6\%}]$$

Using the June 2018 value for the 3-year average of YMPE, the calculation for a teacher retiring with 34 years of pensionable service (e.g. 30 "worked" years and 4 "university" years) would be as follows:

$$\text{Reduction}^2 = \$54,983.33 \times 34 \times .006 = \$11,216.60$$

(This value is calculated at the time of the teacher's retirement under the TPP and remains constant for that teacher. It will not inflate between the date of retirement and age 65. Also, this value is not determined based on the amount of income one receives from their annual pension, but rather on the number of pension service years in the plan.)

The following examples will serve to illustrate the effect of the CPP benefit and integration on the teacher's level of pension income:

- a) **Should the teacher elect to draw his/her CPP benefit at age 60, effective January 1, 2018**, a 64.0% CPP benefit would be payable (i.e. 64.0% of the CPP benefit that would normally be payable at age 65). That maximum value as of January 1, 2018 was \$8,710.43 annually. The value increases annually with the average of the "Industrial Aggregate" which is similar to the Consumer Price Index.

Maximum CPP benefit<sup>2</sup> at age 60 (as of 2018) = \$8,710.43

This teacher will receive his/her CPP benefit at age 60, in addition to his/her teacher pension, until age 65 with no integration reduction applied (i.e. 5 years of 'stacking'). Total benefit (before tax) received over the five-year period, using 2018 values and excluding the indexing of CPP, is \$43,552.15 (i.e. \$8,710.43 x 5).

At age 65, the teacher's TPP benefit will be reduced by the integration reduction amount as calculated above (i.e. "integration" is applied - in this example a \$11,216.60 reduction).

In summary, the pension income from the TPP and CPP at the various stages will be:

- Age of retirement to age 60 .....teacher pension (TPP)
- Age 60 to age 65 ..... TPP + 64.0% CPP (indexed)
- Age 65 onwards ..... TPP - integration offset + 64.0% CPP + OAS (indexed)

- b) **Should the teacher elect to wait until age 65 to draw his/her CPP benefit**, the full value of the CPP benefit accrued by the teacher would become payable. That maximum value for CPP as of January 1, 2018 was \$13,610.04 annually. The value increases annually with the average of the "Industrial Aggregate" which is similar to the Consumer Price Index.

Maximum CPP benefit<sup>2</sup> at age 65 (as of 2018) = \$13,610.04

At the same time, the TPP benefit will be reduced by the integration reduction amount calculated above (i.e. 'integration' is applied - in this example a \$11,216.60 reduction).

In summary, the pension income pre-65 and post-65 will be:

- Age of retirement to age 65 .....teacher pension (TPP)
- Age 65 onwards ..... TPP - integration offset + 100% CPP + OAS (indexed)

- Notes:
1. YMPE refers to the Yearly Maximum Pensionable Earnings under the Canada Pension Plan.
  2. Values for the YMPE and the maximum CPP benefit are 2018 values, which are adjusted yearly and are indexed to the average of the “Industrial Aggregate” which is similar to the Consumer Price Index.
  3. The above examples are based on the 2018 values for maximum CPP benefit at age 60 and age 65. The exact CPP benefit for which an individual may qualify is subject to CPP regulations and the individual’s contributory history to the CPP. **Teachers are cautioned that non-contributory years in their CPP contributory history may have the effect of reducing their CPP benefit.**
  4. Under the **present** federal pension arrangements, Old Age Security benefits would also become payable at age 65.

All members are cautioned that the above examples are based on specific assumptions and using the 2018 values for CPP benefits and YMPE; and **are not intended as a projection of any individual teacher’s pension income.** *Teachers who are contemplating retirement should apply the above information to their own particular circumstances and perhaps seek specific financial planning advice.*

#### D. Indexing of the Teachers’ Pension Plan

As of September 1, 2002, a formal indexing program has been introduced for those plan members where benefits have been integrated with the CPP as follows:

- (a) The indexing formula shall be sixty percent (60%) of the annual change in the national Consumer Price Index as published by Statistics Canada for the calendar year immediately preceding the anniversary date, to a maximum annual increase of 1.2%.
- (b) Such increase to be applied to the pensions of all pensioners and survivors whose benefits are integrated with CPP where the pensioner has attained age 65, from September 1, 2002; and
- (c) The anniversary date shall be September 1, 2002, and every September 1 thereafter.
- (d) *Indexation for service accrued beyond August 31, 2015 will be suspended.*

## IX. CREDIT FOR PENSIONABLE SERVICE

### A. General

Some categories have a number of restrictions which are delineated clearly in the Act. Applicable categories for pensionable service are as follows:

Category	Years Creditable	Contributions to be Paid
Service as a Teacher	All	Yes
MUN Staff (Portability Act)	All	Credit transferred or purchased
War Service (active)	All	No
Civil Service Employment (Portability Act)	All	Credit transferred or purchased
Period of Approved Unpaid Leave	All, to a maximum of 5 years (plus an additional 3 years for maternity and/or parental leave).	Yes, at current contribution rate if contract to purchase is concluded within 6 months of return from leave. Otherwise cost is at full actuarial value.
Sick Leave (Paid)	1 year of paid sick leave (max.) in any 4-year period.	Yes
Special Paid Leave	All	Yes
Administrative Officer of NLTA	All	Yes
NLTA President	All	Yes
CTF President	All	Yes
Educational or Sabbatical Leave (Paid)	All	Yes (Purchase Necessary)
Pregnancy or Adoption Leave	Up to 1 year for each leave.	Yes, at current contribution rate if contract to purchase is concluded within 6 months of return from leave. Otherwise, cost is at full actuarial value.
Teaching in other Provinces (certain exceptions apply)	All (Provided a Reciprocal Transfer Arrangement is in place.)	Credit transferred. Cost in accordance with terms of reciprocal agreement
Federal Civil Service	No Current Reciprocal Transfer Arrangement but may be possible through other Registered Pension Plan Service (see below).	See other Registered Pension Plan Service below.
*Refunded Teaching Service	All	Reinstate at one-half actuarial cost.
Substitute Service	All (Aggregate of 10 days required in each year.)	Yes (full actuarial).
Other Registered Pension Plan Service	All can be purchased.	Only through a direct plan to plan transfer of termination benefit (plus deficiency payment).
<p>* Teachers are strongly urged not to "cash out" pension monies until all implications have been explored with NLTA or Teachers' Pension Plan Corporation personnel. <b>Reinstatement can be extremely expensive.</b></p>		

## X.A. TRANSFER OF PENSIONABLE SERVICE

An Amendment to the Teachers' Pension Act permits the direct plan to plan transfer of pensionable service between the TPP and other registered pension plans which do not have a **reciprocal transfer agreement in place** between the two plans or portability with PSPP, MHAPP, MUNPP and USPP. Contributing members to the NL TPP can use the direct plan to plan transfer of the termination benefit from a registered pension plan to purchase service.

The purchase price is based on actuarial value under the NL TPP. The member purchasing service has the option of paying any shortfall between the actuarial value and the termination benefit or accepting a reduced period of service under the NL TPP.

## X.B. RECIPROCAL AGREEMENTS

If plan members become members of a pension plan that has a reciprocal transfer agreement with the TPP, they have the option of transferring their pension credits to the new plan provided they meet the criteria for transfer. The main criteria for eligibility to transfer are that they did not receive a refund of contributions and they are not in receipt of any form of pension benefit from the exporting plan. Plan members should be aware of the possibility that due to plan differences a lesser amount of service may be credited under an importing plan.

A multilateral reciprocal pension transfer agreement exists between teacher pension plans in all provinces.

Currently, the TPP has reciprocal arrangements with all Provincial Teacher Pension Plans:

- Government Money Purchase Plan (GMPP)
- The United Church of Canada

When contemplating transfers, please contact the importing plan administration office. A list of addresses is provided below. A copy of the text of the reciprocity agreement is available upon request.

BC Pension Corp  
2995 Jutland Road  
Victoria, British Columbia  
V8W 9V8

Alberta Teachers' Retirement Fund  
600, Barnett House  
11010-142 Street  
Edmonton, Alberta  
T5N 2R1

Saskatchewan Teachers'  
Superannuation Commission  
Province of Saskatchewan  
226 - 3085 Alberta Street  
Regina, Saskatchewan  
S4P 3V7

Manitoba Teachers'  
Retirement Allowances Fund  
330-25 Forks Market Road  
Winnipeg, Manitoba  
R2C 4S8

Ontario Teachers' Pension Plan  
5650 Yonge Street  
Toronto, Ontario  
M5C 3A7

Chief du Service de Development  
CARRA  
475 St. Amable Avenue  
Ste. Foy, Quebec  
G1R 5X3

PEI Public Service Commission  
16 Fitzroy Street  
P.O. Box 2000  
Charlottetown, PEI  
C1A 7N8

Pension Services Group  
Department of Finance  
PO Box 371  
Halifax, Nova Scotia  
B3J 2P8

Teacher' Pension Plan Corporation  
130 Kelsey Drive  
Suite 101  
St. John's, NL  
A1B 0T2

NB Office of Human Resources  
Kings Place  
P.O. Box 6000  
Fredericton, NB  
E3B 8Z5

Similar reciprocal agreements with groups in the Newfoundland Public Service are also in place.

## X.C. PORTABILITY WITHIN NEWFOUNDLAND & LABRADOR

### Amendment to Portability of Pensions Act

Amendments have been enacted to the legislation regarding the portability of pensions within this province. The legislation affected is known as the **Portability of Pensions Act** and affects the following plans: *the Public Service Pension Plan, the Uniformed Services Pension Plan, the Teachers' Pension Plan, the Memorial University of Newfoundland Pension Plan and the Members of the House of Assembly Pension Plan.*

The **Act** has been amended to require that members of these plans who are transferring pensionable service between the plans must pay all shortfalls in contributions resulting from the transfer or accept a reduced period of service under the importing plan. Prior to this amendment, all shortfalls were paid from the Consolidated Revenue Fund.

### Deficiency of Contributions

If, in transferring service between the plans, there is a shortfall in contributions, the employee has two options:

- (i) The employee may elect to pay the amount required to make up the deficiency. The required amount may be paid lump sum or amortized over the period of service being purchased. Interest will be charged on amortized payments at the rate of prime plus two percent.

*or*

- (ii) The employee's period of pensionable service under the importing plan will be reduced proportionately.

### Surplus of Contributions

If, in transferring between plans, there is a surplus of contributions, one-half of the surplus will be paid to the employee and one-half of the surplus will be paid to the Consolidated Revenue Fund. If the exporting plan is the Memorial University Pension Plan, then one-half of the surplus will be paid to the employee and one-half of the surplus will be paid to the Memorial University Pension Fund.

### Method of Calculation

Effective January 1, 2011, the method for calculating the cost will be the actuarial calculation applicable to the service accumulated in both plans.

### Service Purchase

All members are once again reminded that these are volatile times in the pension industry, and any teachers eligible to purchase service under the Teachers' Pension Plan should do so at the earliest opportunity; this will reduce the possibility of losing a purchase option or having the current cost increased.

## XI. CANADA PENSION PLAN

All benefits in respect of pensionable service accrued under the TPP shall be integrated with the CPP at age 65 using an offset factor of 0.6%. (See Section VIII.B. in this booklet.)

Teachers intending to retire approximately seven or more years prior to their 60th birthday should contact Service Canada regarding the implications of not continuing as a contributor, under any circumstances, to the CPP. A reduction may be applied to the amount of CPP entitlement because of this non-contributing time. In addition, effective January 1, 2012, there were some major changes introduced to the CPP legislation in Canada. All teachers are encouraged to become familiar with the new legislation and how it affects their CPP benefit.

Information with respect to the Canada Pension Plan may be obtained by contacting:

Service Canada  
P.O. Box 2004  
Corner Brook, NL  
A2H 6J6

Service Canada  
PO Box 9430  
St. John's, NL  
A1A 2Y5

Telephone: 1-800-277-9914 (English) or 1-800-277-9915 (French)

## XII. APPLICATION FOR PENSION BENEFITS

Teachers contemplating retirement are required by the collective agreements to give appropriate notice in writing to their school board. The required period of notice is as follows: a) one month notice if the retirement is to be effective any time prior to the Christmas recess, b) three months notice if the retirement is to be effective following the Christmas recess to the end of the school year. It is important that the teacher clearly establish eligibility for pension benefit before submitting a resignation. If a teacher resigns and subsequently cannot establish eligibility for pension benefit, then that teacher is without both salary and pension benefit. The three suggested steps would be:

- A. Prior to resignation, establish eligibility date for benefit at the pre-retirement seminar or by contacting the Pensions Division;
- B. Submit resignation to the school board, within the required period of notice;
- C. Make application for pension benefit.

## XIII. DEFERRED BENEFITS

The same application form is used for deferred benefits and regular benefits.

One of the major difficulties with deferred benefits is that the teacher may have been out of teaching for some time and has probably not been aware of changes made in the interim with regard to eligibility requirements and effective dates for benefits. Before leaving the teaching profession, a teacher should be well informed and should keep up to date with pension changes while awaiting deferred pension benefits.

## XIV. DISABILITY BENEFITS

In the case of disability benefits, the teacher must make application directly to the Teachers' Pension Plan Corporation (TPPC), including an assessment by the attending physician and complete a consent form re: the release of medical information. This allows the medical consultants retained by the TPPC to contact the applicant's physician(s) and ultimately make a decision. All consultations are on a confidential basis.

When applying for disability pension, the teacher must advise the school board at the time the application is made. *This is not a resignation but a required advisory under the collective agreement.*

## XV. REFUND OF PENSION CONTRIBUTIONS

A letter of request from the teacher concerned must be submitted before a refund of pension contributions is made. Refunds are subject to locking-in restrictions as provided for in the Pensions Benefits Act.

## XVI. SURVIVOR BENEFITS

A separate application form is required for survivor benefits. Anyone administering the estate of a deceased teacher should be made aware of this.

## XVII. SUBSTITUTE TEACHER PENSION PLAN

A separate plan, known as the Government Money Purchase Pension Plan (GMPP), exists for substitutes. This plan has transfer provisions with the main plan. Copies of the plan booklet are available upon request.

## XVIII. APPLICATION FORMS

Application forms are available from:

Programs and Services  
Newfoundland & Labrador Teachers' Association  
3 Kenmount Road  
St. John's, NL  
A1B 1W1

Email: [mail@nlta.nl.ca](mailto:mail@nlta.nl.ca)

Telephone: (709) 726-3223  
1-800-563-3599  
Fax: (709) 726-4302  
1-877-711-6582

Teachers' Pension Plan Corporation  
130 Kelsey Drive  
Suite 101  
St. John's, NL  
A1B 0T2

Email: [memberservices@tppcnl.ca](mailto:memberservices@tppcnl.ca)

Telephone: (709) 793-8772  
1-833-345-8772  
Fax: (709) 793-4055

*While this booklet provides a description of the important provisions of the pension plan and related elements, the plan will be administered on the basis of the plan text and relevant legislation. Where there is a question as to interpretation, the provisions of the plan text will apply.*

