

A RETIREMENT CHECKLIST

Before I retire, I should:

- ___ Do a lot of reading and research
- ___ Attend at least one MTS Pre-Retirement Seminar
- ___ Canada Pension Plan
 - ___ Search website <http://www.hrsdc.gc.ca> and read information
 - ___ Get a CPP estimate of retirement pension
 - ___ Complete information about Child Rearing Drop Out (if applicable)
- ___ Make an appointment with TRAF to review pension information and pension options
- ___ Decide when I want to retire
- ___ Provide Notice of Termination of Teaching Contract to School Division (in accordance with terms of collective agreement)
- ___ Consider life insurance after retirement
 - ___ Review information on MTS Optional Life Insurance Plan
 - ___ Conversion of employment life insurance [Must apply within **31 days** following termination of teaching contract]
- ___ Consider post-retirement health benefits
 - ___ MPSE Retired Teachers Blue Cross Extended Health Benefits Plan [Must apply within **90 days** of loss of coverage]
- ___ Apply for CPP when first applicable at age 60 (if not employed)
[Apply at least 6 months prior to date CPP begins]
- ___ Apply for Old Age Security at age 65