

ONLINE SERVICES

INTRODUCTION

Online Services is quick, secure and easy to use. Once registration has been processed, simply log in to your Online Services account to access your personal TRAF pension information and the features noted below.

Register at traf.mb.ca to join the thousands of members who are experiencing the benefits of Online Services.

FEATURES FOR ACTIVE AND DEFERRED PLAN MEMBERS

Deferred plan members are former members who no longer contribute to the plan but still have contributions remaining in the plan.

- **Annual statements** – View current and past statements that include projected gross monthly pension estimates at age 55, 60 and 65, your termination benefit and pre-retirement survivor's benefit.
- **Pension estimator** – Active members only: Experiment with a variety of pension variables such as planned retirement age or date, salary and other factors to instantly see what your monthly pension amount might be if you retire between the ages of 55 and 65. You can also view amounts if you are considering integrating with CPP and/or OAS.
- **Apply for pension** – Complete your pension application online up to one year in advance. You must be registered for Online Services in order to apply for your pension. Your application must be printed, signed and uploaded using "Share Documents."
- **Share documents** – Easily share documents with us, including your pension application and other supporting documents, on our secure online platform.
- **Digital presentations** – Learn about your pension plan by reviewing recordings of digital presentations on various topics.
- **Beneficiary designation** – Designate or update your beneficiary.
- **Tax calculator** – See how much tax will be deducted from your pension whether you reside in Manitoba or in another province.
- **Newsletters and communications** – Receive news and updates from TRAF.
- **Teaching account** – View your yearly salary, service and contributions as well as purchase and transfer records.
- **Contact information update** – Keep your information updated to ensure important correspondence continues to reach you.

FEATURES FOR RETIRED MEMBERS

- **Pension correspondence** – View documents such as your T4A and pension change notices, which are issued whenever there is a change to the amount of your pension payment.
- **Pension account** – Review your personal information, such as your selected plan option and pension history including gross amounts, deductions and your net deposits, as well as your current tax credits and accumulated cost of living adjustments (COLA).
- **Share documents** – Easily share documents with us by uploading them to our secure online platform.
- **Tax calculator** – Determine how much tax TRAF is required to withhold from your gross monthly pension.

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- **Newsletters and communications** – Receive periodic updates from TRAF by email, including notification that *The Horizon* newsletter is available.
- **Teaching account** – View the history of your yearly salary, service and contributions as well as purchase and transfer records.
- **Contact information update** – TRAF must have your current mailing address, email and phone number in order for you to receive electronic deposit of your pension payments.

HOW TO REGISTER

1. Visit TRAF's website at traf.mb.ca and click the "**Online Services**" button. Then, click the "**Register**" button.
2. Complete the steps and click "**Submit**" to finish your registration. It will be processed within two business days.
3. Once your registration has been processed, you will receive an email from TRAF that includes your user ID. The user ID is unique to you and cannot be changed. Save this user ID for your records, as it will be required to access Online Services.

LOGGING IN FOR THE FIRST TIME

1. Once you've received your user ID, visit TRAF's website at traf.mb.ca and click the "**Online Services**" button. Then, click the "**Log In**" button.
2. Enter your user ID *and* password and click "**Log In.**"
3. A pop-up window will appear outlining three steps:
 - Verify your email address.
 - Set a new password.
 - Set up email for multi-factor authentication (MFA).Click "**Continue.**"
4. Verify your email address. An email will be sent to you. Open your email and copy the verification code you have received. Enter that code into the space provided. Your email address is now verified.
5. Set up a new password that follows the guidelines outlined on your screen. Click "**Confirm.**"
6. Review and accept the Terms and Conditions.
7. Set up email as your MFA method. A new email will be sent to you. Open your email and copy the new verification code you have received. Enter that code into the space provided. Your email address is now set up as your MFA method.

In addition to entering your user ID and password, you will now be asked to verify your identity through email each time you log in to Online Services for an added layer of security.

OPTIONAL STEP

At any time, you can choose to change your MFA method.

1. Once logged in to Online Services, click "**Account Profile**" and choose the "**Multi-factor Authentication**" tab.
2. Choose one of the four options:
 - Email me.
 - Text me.
 - Call me.
 - Use my authenticator app.
3. Follow the instructions to set up a different method.

Now, each time you log in to Online Services, you will enter your user ID and password and then verify your identity through your preferred method.

If you require assistance, contact us and our Online Services support team will walk you through this process.