



TEACHERS' RETIREMENT ALLOWANCES FUND

# WELCOME TO RETIREMENT



SERVING TEACHERS PAST • PRESENT • FUTURE



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# Your Pension

Your TRAF pension is automatically deposited into your bank account on the last banking day of each month. You will be notified whenever there is a change in the deposit amount.

## CHANGES TO YOUR PENSION

### Your Plan Option and Integration

Once you receive your first pension payment you cannot change the plan or the integration option you selected at retirement.

### Bridging Benefit

If an Early Retirement Penalty and bridging benefit were applied to your pension at retirement, the bridging benefit and related Cost of Living Adjustment (COLA) stop at the earlier of age 65 or death, resulting in a decrease to your payment.

### Integration

If, at retirement, you chose to integrate your TRAF pension with the Canada Pension Plan and/or Old Age Security, your TRAF pension reduces by the predetermined amounts at age 60 and/or age 65 respectively.

### Cost of Living Adjustment (COLA)

You are entitled to your first Cost of Living Adjustment (COLA) after you have received a pension for 12 months and each July thereafter, based on the determined adjustment. There is no guarantee of a COLA.

### Income Tax

TRAF is required to adjust the amount of withholding tax based on changes in the provincial and federal tax credits, and if your residency status changes.

### Extended Health and Other Group Insurance Premiums

TRAF does not administer these benefits but simply deducts the required monthly premiums on behalf of the related organizations, if applicable.

### Death of the Member or Spouse/Partner

Depending on the plan option you selected at retirement, your pension payment may be affected when you or your spouse/partner pass away.

### School Division Contract Settlements

If your school division has a salary settlement covering a period of employment prior to your retirement, TRAF contributions will be deducted from the retroactive amount.

Your pension will be recalculated using the increased salary and paid retroactive to the effective date of your pension.

Generally, your pension is adjusted within six months of receiving the information from your school division.

### Marriage or Common-Law Breakdown

If you and your partner (married or common-law) have separated, it is important to contact TRAF promptly for information on how your pension is affected. If the separation is permanent, your former partner may be entitled to up to 50% of the monthly pension earned from the date the relationship began to the date of separation.

We encourage you to seek legal advice regarding your family law entitlements, and financial advice regarding the implications of relationship breakdown to your pension.

## DEDUCTIONS

### Income Tax

Income tax is a mandatory deduction based on the province or country in which you reside.

TRAF deducts the required income tax based on the tax credits you selected when you applied for your pension. Canada Revenue Agency updates these credits automatically each year.

If you have income from other sources, you may want to increase the amount of income tax withheld from your pension. Consult with your tax advisor for more information.

You can increase the amount of income tax deducted from your pension by completing a *Change Notification*. Print the form directly from our website at [traf.mb.ca](http://traf.mb.ca) or call us for a copy.

If your tax credits change or your province or country of residence changes, you will need to provide TRAF with a completed TD1 form(s).

### Discretionary Deductions

TRAF does not administer extended health, life insurance and other group benefits. Therefore, it is essential that you contact the appropriate organization directly if you have benefit-related questions.

Depending on the options you selected at retirement, the following may be deducted from your pension:

- If you opted for RTAM membership, fees are deducted from your pension each month.
- Those who retired from positions with the Province of Manitoba may have elected to have deductions made for the continuation of their group life assurance (CSSF).

## COST OF LIVING ADJUSTMENTS

### What is a Cost of Living Adjustment?

Cost of Living Adjustments (COLA) are intended to offset inflation. Since 1977, all member contributions have been divided into two accounts. The majority goes into the “basic” account that pays pensions; the balance goes into the Pension Adjustment Account (PAA) which funds half the COLA. The other half of the COLA is paid by the Province.

### When do I receive the COLA?

You are entitled to your first COLA after you have received pension for 12 months. Further COLA, if granted, will be paid each July thereafter. During the first 18 months, COLA is pro-rated based on the number of months you have received your pension in the previous calendar year.

There is no COLA granted on annuity payments.

### How is COLA determined?

The formula to determine the amount of COLA is outlined in *The Teachers' Pensions Act*. The maximum amount that can be paid each year is the lesser of:

- The change in the Consumer Price Index (CPI) for Canada – December over the previous December, and
- The amount the PAA can afford.

Regardless of the plan option chosen, COLA is calculated on the base pension amount (and the bridging benefit, if applicable), plus any prior COLA granted.

### Do I get a COLA every year?

There is no guarantee of COLA.

### Will my beneficiary continue to receive COLA after I pass away?

Upon your death, your beneficiary will receive a recalculated COLA equal to 2/3 of the COLA that has already been granted to the present date, as well as 2/3 of future COLA, regardless of the plan option chosen. See example on page 8.

COLA related to the bridging benefit, if applicable, will be discontinued.

# Life Events

It is important to know how your pension is impacted by certain events in your life such as teaching after retirement, moving out of province/country, entering into a new relationship, relationship breakdown, and death.

## TEACHING AFTER RETIREMENT

### Can I return to teach after retirement?

Yes, but there is a limit to the amount of time you can teach in a Manitoba public school before it affects your TRAF pension.

### What are the rules?

Teaching after retirement rules apply to all positions where TRAF contributions are normally required. Your pension may be affected, depending on when you return to teach and how long you continue to teach.

You are not subject to these rules if you are age 65 or older and have at least 15 years of qualifying service.

### Teaching under contract within 90 days from the date of your retirement (excluding substitute teaching):

You are no longer considered retired according to *The Teachers' Pensions Act*.

### How is my pension affected?

TRAF is required to cancel your pension and you must resume contributing to TRAF as an active member. You will also have to repay TRAF the pension payments you received to this point.

When you retire, your pension will be calculated on your total service as if you had never applied for pension.

### Teaching under contract after 90 days from the date of your retirement (including substitute teaching):

If you work more than 120 full days\* in a school year, including substitute service, legislation requires your pension to be “suspended” on the 121st day. You must resume contributing to TRAF and you will accrue a second benefit until you retire again. You will not have to repay TRAF the pension you received to this point.

\* Teaching more than 50% of a day is considered to be a full day of work. Teaching up to 50% is considered a half day. It is possible to teach more than 50% of a day in one morning or afternoon. We recommend you check with your school division.

### How is my pension affected?

When you retire again, your initial pension will be reactivated and you will have to apply for the second benefit based on your additional salary and service. The second benefit will be paid as an additional monthly pension or as a lump sum, if under the prescribed minimum pension amount.

If you subsequently return to work, you are once again subject to these rules.



### Will my other benefits be affected?

To maintain your health coverage, alternate arrangements may be necessary. RTAM membership fees may also be deducted from your TRAF pension.

### How will teaching after retirement affect my income tax?

Income tax deductions are based on your TRAF pension only. If you return to teach after retirement, you may want to increase the amount of tax deducted.

### How do I proceed?

If you return to teach, you are required to notify your school division that you are receiving a TRAF pension. You are also required to track the number of days you teach during the school year and notify your school division and TRAF before you reach 120 days.

This is especially important if you are teaching in more than one school division.

Your school division(s) must also notify TRAF in writing when the number of days taught is expected to reach 120.

### How do I track my teaching days?

To determine when you will reach 120 teaching days you must count:

- All paid days
- All substitute teaching days
- More than a half day as one full day
- A half day or less as 50% of a day
- The hours you work per day if, for example, you are teaching one class in the morning and one class in the afternoon

Remember, teaching a morning or afternoon could be more than a half day.

If you are working under a part-time contract, TRAF may ask for your work schedule to verify the number of days worked.

### What if TRAF receives late notification that I exceeded 120 days?

- Your pension must be suspended immediately
- Your school division must begin deducting contributions retroactively to day 121
- You must return the overpaid pension since day 121

Note, you can elect to voluntarily suspend your pension before reaching 120 days, resume contributing to TRAF and accrue a second benefit until you retire again. Under the *Income Tax Act* (Canada), the latest you can contribute to TRAF and accrue benefits is the end of the year in which you attain age 71.

### Example:

Leo and Aline retired several years ago and have decided to teach again on a part-time basis.

Each week, Leo teaches three out of five days on a 60% contract basis. As a result, he counts each day as one full day, giving him a total of 120 days of work by the end of June.

Therefore, his pension is not affected.

Aline is also teaching 60% time but she works 60% each day, five days a week. Since she works more than 50% of a day, each day counts as a full day. By early March, she will accumulate 120 days of work. Therefore, her pension will be suspended on the 121st day until she stops teaching. Aline will resume contributing to TRAF and will be earning a second TRAF pension based on her additional pensionable service.

## MOVING TO ANOTHER PROVINCE/ COUNTRY

If you permanently reside outside of Manitoba or Canada, you need to provide TRAF with updated TD1 form(s). TRAF will deduct the required amount of tax in accordance with the province or country in which you reside.

You should also contact your insurance provider to determine if your benefits are affected.

## ENTERING INTO A NEW MARRIAGE/ COMMON-LAW RELATIONSHIP

Entering into a new relationship after your pension has started will not impact your pension.

You cannot designate a new beneficiary for your monthly pension unless you selected Plan A or B at retirement.

Furthermore, the plan and the integration option you selected at retirement cannot be changed.

## MARRIAGE/COMMON-LAW RELATIONSHIP BREAKDOWN

If you and your partner (married or common-law) have separated, it is important to contact TRAF promptly for information on how your pension is affected.

If the separation is permanent, your former partner may be entitled to up to 50% of the monthly pension earned from the date the relationship began to the date of separation.

We encourage you to seek legal advice regarding your family law entitlements, and financial advice regarding the implications of a relationship breakdown to your pension. Consult your lawyer to ensure you have the required documentation.

## How to start

Complete a *Marriage/Common-Law Breakdown Calculation Request* and send it to TRAF. Once we receive the completed form, we will calculate the monthly pension earned during the period of your relationship. You and your former partner will each receive a statement outlining your former partner's entitlement, the impact on your future pension payments and information on the settlement options available.

If you have a separation agreement, court order or other documents relating to your relationship breakdown, we request that you forward copies to us as soon as possible. We require a copy of them before any payment can be made.

## Impact of separation date

**If your separation date is prior to October 1, 2021,** the available options include not dividing the pension, dividing 50% of the pension, or potentially dividing the net difference between your and your former partner's pension values.

**If your separation date is on or after October 1, 2021,** there is additional flexibility as you and your partner may decide to not divide the pension or specify the percentage to be divided, up to a maximum of 50%.



## Separation before October 1, 2021

The following settlement options are available to you and your former partner if your separation date is prior to October 1, 2021:

### Divide the monthly pension payments

You and your former partner may decide to divide 50% of the monthly pension.

The division of the pension applies retroactively to your date of separation, so prompt notification to TRAF is important. If the pension is divided, your monthly payment, including voluntary annuity, integration, bridging benefit and cost of living adjustments, if applicable, is divided between you and your former partner based on the pension earned during the relationship. You will each receive your respective share as a monthly payment as well as general correspondence including annual T4A tax slips.

If you and your former partner divide your pension and you or your partner pass away, the pension will be adjusted in accordance with the original plan selected. You and your original partner can each name a new beneficiary for your respective share of the pension.

Note that, under legislation, your former partner's monthly entitlement cannot be paid as a lump sum.

TRAF will require a copy of a written agreement or court order confirming the division of pension or family property. You must provide TRAF with your banking information, new beneficiary designation(s) and confirmation that your former partner has been compensated for the pension amount owed to your former partner between the date of separation and the date the pension payment is actually divided.

### Divide the net difference between two monthly pension payments

If you each receive a monthly pension, you and your former partner may choose to divide the net difference between the monthly pensions. You must each agree to this in writing and provide TRAF with the required documents, which may include a court order or written agreement.

### Opt out of the pension division

If you and your former partner choose to opt out of the division of the pension, both parties must enter into a written agreement acknowledging that each of you has:

- Received a statement from TRAF indicating the monthly pension earned during the relationship;
- Received independent legal advice with respect to the effect of the agreement; and
- Entered into the agreement voluntarily without duress, coercion or compulsion of any kind.

TRAF requires written confirmation that the above three conditions have been met, or you and your former partner may complete the *Pension Benefits Opting Out Agreement* available from our office.

If you and your former partner opt out of pension division, your pension payment will continue according to the plan and integration option you chose at retirement, and your former partner will continue to be the beneficiary. This means that your pension payment may be affected when you or your former spouse/partner passes away. A new beneficiary can be designated only if you selected Plan A or B.

## Separation on or after October 1, 2021

The following settlement options are available to you and your former partner if your separation date is on or after October 1, 2021:

### Divide up to 50% of the monthly pension payments

You and your partner may decide to specify the percentage of the monthly pension to be divided, up to a maximum of 50%.

The division of the pension applies retroactively to your date of separation, so prompt notification to TRAF is important. If the pension is divided, your monthly payment, including voluntary annuity, integration, bridging benefit and cost of living adjustments, if applicable, is divided between you and your former partner based on the pension earned during the relationship. You will each receive your respective share as a monthly payment, as well as general correspondence, including annual T4A tax slips.

If you and your former partner divide your pension and you or your partner pass away, the pension will be adjusted in accordance with the original plan selected. You and your original partner can each name a new beneficiary for your respective share of the pension.

Note that, under legislation, your former partner's monthly entitlement cannot be paid as a lump sum.

TRAF will require a copy of a written agreement or court order confirming the division of pension or family property. The written agreement or court order must:

- Specify the percentage of the pension to be paid on division, to a maximum of 50%;
- Include the date the relationship began and the date of separation; and
- Be filed with TRAF.

If any of the above conditions are not met, we cannot divide the pension.

You must also provide TRAF with your banking information, new beneficiary designation(s) and confirmation that your former partner has been compensated for the pension amount owed to your former partner between the date of separation and the date the pension payment is actually divided.

### Not divide the monthly pension payments

You and your former partner do not have to divide your pension. The written agreement or court order may state that your former partner is not entitled to any percentage of the pension. TRAF will require a copy of this agreement.

If you choose to not divide the pension, your pension payment will continue according to the plan and integration option you chose at retirement and your former partner will continue to be the beneficiary. This means that your pension payment may be affected when you or your former spouse/partner passes away. A new beneficiary can be designated only if you selected Plan A or B.

Before agreeing to a division of less than 50% of the value of the pension, your former partner should seek legal advice with respect to their family law entitlements and financial advice as to the implications of agreeing to receive less than a 50% share of the pension.

## Other important information

### Common-law relationship rules

The provision to divide the pension applies to common-law partners who:

- Began living separate and apart from each other on or after June 30, 2004,
- Began living separate and apart from each other after 1983 and before June 30, 2004 if a declaration was filed in respect of the relationship, or

- Were living separate and apart on June 30, 2004, but resumed cohabiting for at least 90 days after that day.

A common-law partner can apply to the Court of King's Bench (Manitoba) for an order requiring a member's pension or pension benefit credit to be divided if the last common habitual residence was in Manitoba. The application must be made within three years after the common-law partner and the member last began to live separate and apart, or in the case of the member's death, within six months after the grant of probate or letters of administration, whichever occurs first.

### Prenuptial agreements

A prenuptial or cohabitation agreement may impact the treatment of your pension on relationship breakdown. If you entered into this type of agreement, please provide a copy to our office so we can determine if your pension will be affected.

## DEATH

We recognize that this is a difficult time, but it is important that TRAF is notified as soon as possible when a death occurs since the pension could be impacted upon your death or the death of your spouse/partner. Prompt notification of a death prevents pension overpayments that must be returned to TRAF.

TRAF will adjust or stop the pension payments in accordance with the plan option selected at retirement. Adjustments will also be made for COLA, voluntary annuities, bridging benefit<sup>1</sup> and for joint or single life integration<sup>2</sup>, if applicable.

It is important to know:

- Upon your death, your beneficiary will receive a recalculated COLA equal to 2/3 of the COLA that has already been granted to the present date, as well as 2/3 of future COLA regardless of the plan option chosen. See example on page 8.
- You may wish to designate a contingent beneficiary in the event there is a balance of contributions and interest remaining after both you and your partner have passed away; otherwise the balance will be paid to your estate.
- Deductions such as extended health premiums may stop or be adjusted. You must contact your insurance provider if you have optional benefits.
- Your partner may continue membership in the Retired Teachers' Association of Manitoba.

<sup>1</sup> Bridging benefit and related COLA stop upon the death of the plan member.

<sup>2</sup> Joint life integration continues to the member or beneficiary at 2/3 of the original amounts. Single life integration continues in full for the member's lifetime and cancels if the member passes away.



### What documents does TRAF need?

In all cases, TRAF requires a copy of the death certificate or funeral director's certificate.

#### **If the pension is continuing, TRAF also requires the following documents:**

- Copy of the will or Letters of Administration if the pension payment is continuing to your designated beneficiary. In certain cases, TRAF will require a notarial copy of the probated will. A copy of the will is not required if the pension is continuing to your partner.
- A completed *Declaration of Relationship Status at Date of Death*, if the pension is continuing to your partner (provided by TRAF)
- *Beneficiary Social Insurance Number Verification* form if the payment is continuing to the beneficiary
- TD1 form(s)
- *Change Notification* form along with a void cheque indicating your banking information

#### **If the pension is not continuing, and if there is a balance of contributions and interest remaining in your account, TRAF also requires the following documents:**

- Copy of the will or Letters of Administration if the balance is to be refunded to your partner or designated beneficiary; in certain cases, TRAF will require a notarial copy
- Notarial copy of the probated will or Letters of Administration if the balance is to be refunded to your estate
- *Application for Refund on Death of Pensioner* (provided by TRAF)

Generally, there is no balance remaining after eight or nine years of collecting pension.

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### Example:

When Nick retired in July 2005, he selected Plan C – Full to Last Survivor which provides him with a pension of \$2,540 per month. He also receives a COLA of \$236 for a total monthly payment of \$2,776.

This is how the pension is impacted if either Nick or his wife Darla pass away.

	Nick's initial pension	If Darla passes away first, Nick receives	If Nick passes away first, Darla receives
Plan C – Full to Last Survivor	\$ 2,540	\$ 2,540	\$ 2,540
Accumulated COLA Payment	\$ 236	\$ 236	\$ 157
Gross Amount	\$ 2,776	\$ 2,776	\$ 2,697

# Reporting Changes

All changes can be reported to TRAF by sending us a completed *Change Notification* which is accessible on our website at [traf.mb.ca](http://traf.mb.ca) or contact us for a copy.

Address updates, including email, can be also made through Online Services.

## What changes should I be reporting to TRAF?

### Address

Make sure you advise TRAF of any changes to your email or mailing address to ensure you continue to receive notifications and documents such as your T4A tax slip. Login to Online Services to update your contact information or complete a *Change Notification* and send it to us.

If TRAF receives returned mail from your last known address, we will make reasonable attempts to contact you. At TRAF's discretion, your automatic pension deposit may be discontinued until contact is made with you. In the meantime, we will hold your pension payments in our office.

### Banking

If your banking information changes, complete a *Change Notification* and send it to us along with a void cheque or letter from your financial institution with your bank number, branch number, and your account number.

### Tax deductions

TRAF determines the amount of tax deducted for retired members in accordance with the *Income Tax Act* (Canada) rules and guidelines. The tax deduction is based on your province/country of residence and the information you provided on the TD1 tax form(s) when you applied for pension.

If your tax credits change, you will need to complete a new TD1 form(s).

You may change the amount of income tax deducted from your pension payments as long as it is not less than the amount required by Canada Revenue Agency. Advise TRAF of the fixed dollar amount you would like to have deducted by completing a *Change Notification*.

### Non-resident tax deductions

If you permanently reside outside of Manitoba or Canada, you need to provide TRAF with updated TD1 form(s). TRAF will deduct the required amount of tax in accordance with the province or country in which you reside.

TD1 forms are accessible on our website, or Canada Revenue Agency at [cra-arc.gc.ca](http://cra-arc.gc.ca), or call International Tax Services at 1-800-267-5177.

## Authorized Requests from a Third Party

TRAF can only accept requests to change information about your pension from a person who has been granted power of attorney.

If you are no longer able to make financial decisions, your attorney must provide a copy of the power of attorney document to TRAF.

# Frequently Asked Questions

## **When can I apply for Canada Pension Plan and Old Age Security?**

You may apply for Canada Pension Plan (CPP) benefits as early as age 60.

Old Age Security (OAS) is available at age 65.

Contact Employment and Social Development Canada at 1-800-277-9914 or visit their website at [hrsdc.gc.ca](http://hrsdc.gc.ca) for more information on these benefits.

## **If I integrate, do I still have to apply for CPP and OAS?**

Yes. TRAF cannot do this on your behalf.

## **I've lost my T4A tax slip. How can I get a copy?**

You can print a copy of your T4A tax slip through TRAF's secure Online Services at [traf.mb.ca](http://traf.mb.ca) or call our office to get a copy.

## **Can my pension be garnished?**

Yes. The two parties that can garnish your pension are Canada Revenue Agency and the Maintenance Enforcement Program (Manitoba). If TRAF receives notice from either party, we are required to make appropriate deductions.

## **What are the benefits of granting a power of attorney?**

Unforeseen circumstances such as illness or injury can prevent you from making decisions for yourself. Granting a power of attorney will give you peace of mind knowing that your personal finances are managed by someone who will act in your best interests. It may also be prudent to grant a power of attorney prior to extended travel so that someone you know and trust has the authority to handle your financial affairs while you are away, should the need arise.

TRAF does not have the authority to carry out requests from your spouse/partner or family member or to release your information to them unless you have made power of attorney arrangements. Your attorney will have to provide TRAF with a copy of the document granting power of attorney.

There are several different types of power of attorney. We encourage you to consult with your lawyer to ensure that you have the appropriate power of attorney in place.

## **Can I find out how much pension I have received and what my total deductions are for this year?**

Yes. You can view up to two calendar years of your pension payments including gross amounts, deductions and your net deposits through TRAF's secure Online Services at [traf.mb.ca](http://traf.mb.ca).



# Stay Informed

We recognize the importance of informing you of issues such as legislation changes, cost of living adjustments and how the Fund investments are managed.

The Retired Members section of TRAF's website provides information that is specific to you.

You will also receive documents such as newsletters, tax information, notifications, and information requests as follows:

- *Annual Report Summary* each spring
- *The Horizon* newsletter each spring and fall
- T4A tax slip each February
- Notification of any changes to your pension

- Beneficiary verification letter each August (if you selected Plan D, E or H)

TRAF must be contacted upon the death of you or your spouse/partner.

This is important as failure to notify TRAF of a death can result in a large pension overpayment which must be repaid to TRAF.

If you are registered for Online Services you will receive some of these documents electronically.

# Online Services

Register for TRAF's secure Online Services at [traf.mb.ca](http://traf.mb.ca) to access your personal TRAF pension account. If you need help, give us a call and we will walk you through the steps.

By registering for Online Services, you have secure access to the following features:

- **My Pension Account**

View your pension payment history including gross amounts, deductions, and your net deposits for two calendar years.

- **Tax Calculator**

Experiment with different scenarios such as living in another province or returning to employment, for example.

- **My TRAF Documents**

View personal documents such as your Pension Change Notices and your T4A tax slip.

- **Change Address/Email**

Update your contact information instantly.

- **Mailing Preference**

Retired members, who are registered for Online Services, will receive *The Horizon* newsletter and Annual Report Summary electronically. In addition, if there is a change in your pension amount, you will be notified by email that your Pension Change Notice is available through Online Services.

You can select the TRAF publications you want to receive electronically.

- **Language Preferences**

You can set your language preference to French so that certain documents such as your Pension Change Notice, *The Horizon* newsletter and the Annual Report Summary are provided to you in French.

- **Audiovisual Archive**

View TRAF's audiovisuals for detailed information including the financial and funding status of the plan.


## Registration

Registration is quick, simple and secure.

1. Complete the registration form located on our website at [traf.mb.ca](http://traf.mb.ca).
2. "Submit" the registration form electronically.
3. Once you "Submit" your registration, we will send you an email within one business day confirming that your registration is complete.

Should you have any questions or concerns, you may contact us at 204-949-0048, toll free at 1-800-782-0714 or by sending an email to [info@traf.mb.ca](mailto:info@traf.mb.ca).





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This is not a legally binding document. It does not in any way alter the plan terms as established by *The Teachers' Pensions Act* and other applicable legislation. TRAF will administer the pension plan based on the applicable law, facts and policies in effect at the time it makes any particular decision. Decisions are subject to appeal under TRAF's *Member Appeal Policy*, which is accessible at [traf.mb.ca](http://traf.mb.ca).





## TEACHERS' RETIREMENT ALLOWANCES FUND

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