



Alberta Pensions Services Corporation (APS) administers your pension plan. Among other things, APS sends you your pension payments, annual statement, the T4A Statement of Pension Income for your tax return and other pension information. To make sure you continue to receive all information related to your pension, notify APS immediately if your address changes.

Receiving your pension payment

Your pension payment is being made to you either by direct deposit or by mail. The following provides information you need to know about your pension payment.

Direct deposit

If your pension payment is made by direct deposit, keep APS up to date with your banking information as well as your address. Advise APS if either your banking information or address changes.

Direct deposit is only available through financial institutions in Canada. If you are not yet on direct deposit but would like to use it now, you can get a form from APS or send APS your banking information in writing.

The advantages of direct deposit are that postal disruptions will not affect your payment and there is no risk of theft.

Payment by mail

If you don't live in Canada or you receive your pension payment by mail, inform APS through [mypensionplan](#) or in writing as soon as your address changes. In the event of a postal disruption, contact the Member Services Centre at 1-877-422-4748 to find out how payments will be made.

mypensionplan

[mypensionplan](#) is a secure website for pensioners of the APS. Everything you used to do by calling us the Member Services Centre can now be done online:

- View your pension payment dates and history
- Send and receive messages through the secure mailbox
- Manage your banking and direct deposit information
- Update your address, contact and beneficiary information

If you haven't registered for access, go to the website www.mypensionplan.ca, enter the site for "Pensioner" and click the "Register" button.



Annual Statement

APS is now sending all pensioners an Annual Pension Statement.

APS previously provided a Cost-of-Living Adjustment (COLA) letter to all pensioners. The new annual statement replaces the COLA letter and includes your COLA amount, monthly pension amount(s), and additional relevant pension information. If you are a retiree in more than one plan you will receive a statement for each plan.

Statement of pension income

The Plan usually withholds income tax from pension income. APS mails pensioners a *T4A Statement of Pension Income* before the end of February each year. If you need other tax information, contact your Government of Canada District Taxation Office.

Notification of death

APS must be informed as soon as possible when a pensioner dies. Initial notification may be made by telephone or letter, but later APS will require a death certificate or Funeral Director's certificate for pension plan records.

Family members and the executor of your estate should be made aware that this must be done. If you chose a joint-life pension, APS must be notified immediately if either you or your nominee dies. If APS is notified too late to stop or change payments, there may be overpayments that have to be paid back to the Plan.

Payments after death

After your death, the amount of pension payments made, if any, will depend on the type of pension option you chose at retirement. It will be helpful to your family or the executor of your estate if you keep a copy of the completed Retirement Benefit Statement, previously the *Member's Pension Choice* form with your records.

That way, they will be aware of what happens to the pension benefit if you die.

The Explanation of Benefits sent to you with your Retirement Benefit Statement, explains pension options in detail and includes information about the death benefit features of each option.

Working as a pensioner

If you return to work under this pension plan or with another public sector employer in Alberta, please contact APS as it may affect your pension.



Pension Coordination

If you chose Pension Coordination when you made your pension choice, keep in mind:

If you retired before January 1, 2004 your pension will be reduced when you turn age 65 (or, if you die before that, when you would have turned 65). The reduction to your pension will remain for as long as the pension is paid.

If you retired after December 31, 2003 your pension will be reduced when you turn age 65. This reduced pension will be paid for as long as you live.

If you die after age 65, and

- your pension is to continue to be paid to your joint life nominee, or
- your survivor is to be paid the remaining portion of a guaranteed term pension,

the pension will revert to your original pension choice. This means the pension will be paid as if you had not chosen to coordinate your pension when you retired.

If you die before age 65, the coordination increase will stop, and any pension paid to your survivor will revert to the amount that would have been paid had you not chosen pension coordination. In this case, the pension will not be reduced on the day you would have turned age 65.

Federal pensions

To receive Old Age Security (OAS) and Canada Pension Plan (CPP) benefits, you must apply to the federal government. These benefits are normally paid from age 65; however, you can choose to receive a reduced CPP benefit at age 60 or, alternatively, you can defer CPP payments as long as you begin to draw your CPP by age 70.

For more information on federal benefits, check your local directory under Government of Canada.

This document provides general information only. Should anything in this document conflict with governing legislation, the latter shall apply.

Alberta Pensions Services Corporation (APS) proudly serves your pension plan and provides responsive and focused member service on behalf of the plan. If you need more information, please contact APS through the Member Services Centre.

Mail: Alberta Pensions Services Corp.
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Telephone: 1-877-422-4748
Website: www.apsc.ca