



WELCOME TO ATRF

The Alberta Teachers' Retirement Fund Board (ATRF) is pleased to introduce you to the Teachers' Pension Plan (the Plan), and the benefits it will provide to you.

WHO MANAGES THE PLAN

ATRF is an independent corporation established under the *Teachers' Pensions Plan Act*, and from its office in Edmonton administers the Plan for all Alberta teachers employed by **school jurisdictions** and **charter schools**.

CONTRIBUTIONS

The plan is a defined benefit pension plan partially indexed to inflation. You will contribute 10.17% of your annualized salary up to \$55,900 and 14.52% on annualized salary above \$55,900. The Alberta Government contributes 11.29% of your salary.

WHAT ATRF NEEDS

If you have not already done so, please complete the following two forms (which can be downloaded from our website):

- **Information Update**
- **Designating a Beneficiary**

In the future, when your address, name or spouse/pension partner changes, it is important that you let us know.

WHAT ATRF PROVIDES

Once your employer reports your monthly service to ATRF, we will provide you with your ATRF ID Number. You will use this number to identify yourself to ATRF and to register for *MyPension*.

ATRF provides an **Annual Plan Member Statement** at the end of every school year – after employers have completed reporting for that year. These statements show the service that you earned, contributions that were deducted, interest that was paid on the contributions, and the benefits earned.

ATRF also provides a **Pension Points newsletter** twice a year. It informs you of changes to the Plan and contains timely articles and detailed explanations of the benefits available to members.

The **Plan Member Guide** provides detailed information about every aspect of the Plan – how it works, and the benefits paid to members. An electronic copy of the Plan Member Guide is available on our website.

You may choose to receive both your Plan Member Statement and newsletters in electronic format. See the *MyPension* section.

WEBSITE

ATRF's website www.atrf.com is a comprehensive and essential tool for learning about the Plan. Everything you need to know about your pension plan is in the **TEACHER** section of the website.

- Life Events
- About Your Plan
- Increasing Your Pension
- Meet With Us – Register for a personal interview
- *MyPension* – the members only secure site
- Teachers' Lounge – educational tools
- Join Our Email List
- Ask a Question
- Publications and Forms

MyPension

After your employer reports your monthly service to ATRF for the first time, you will be able to **register for *MyPension*** which will enable you to access and update your own information online.

Once you have registered for *MyPension*, then you can also **Join Our Email List** to elect to receive certain publications and documents in electronic format instead of paper.

CONTACTING US

You can contact ATRF by:

Mail: Alberta Teachers' Retirement Fund Board
600 Barnett House
11010 – 142 Street NW
Edmonton, AB T5N 2R1

Phone: 800 661-9582
780 451-4166

Fax: 780 452-3547

Email: member@atrf.com

Website: www.atrf.com



INFORMATION UPDATE

☐ I am registering for the first time

☐ I am changing my personal data

This form is available on our website www.atrf.com. You may mail or fax your completed form to ATRF.

Please read the information on the back of this form before you complete it.

Personal Information

(please print)

Complete this section for a change of address.

If you have not done so recently, please also complete the 'Designating a Beneficiary Form'.

Social Insurance Number

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☐ Ms ☐ Miss ☐ Mrs. ☐ Mr. ☐ Dr.

Gender ☐ Female ☐ Male

Name Last

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First

Date of birth

Initial

YYYY MM DD

Previous Last Name (if applicable)

--	--	--	--	--	--	--	--	--	--

()

Telephone Home

Address Street

--	--	--	--	--	--	--	--	--	--

()

Telephone Work

City

--	--	--	--	--	--	--	--	--	--

Province

--	--	--	--	--	--	--	--	--	--

Postal Code

Personal E-mail Address

Spouse/Pension Partner Information

Complete this section to add or delete a spouse/pension partner.

A. I do not currently have a spouse/pension partner ☐

B. Add Spouse/Pension Partner Information:

Gender ☐ Female ☐ Male

Name Last

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First

Initial

Date of birth

YYYY MM DD

☐ Address same as above.

(If address is different, fill in the information below.)

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Address Street

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City

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Province

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Postal Code

C. Delete Spouse/Pension Partner Information:

I no longer have a spouse/pension partner due to:

☐ Death ☐ Divorce ☐ Living separate and apart

☐ Common-law relationship dissolved

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Name

Effective date of change

YYYY MM DD

D. Is your spouse/pension partner a member of the Alberta Teachers' Retirement Fund? ☐ Yes ☐ No

If YES, provide your spouse/pension partner's SIN

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Your spouse/pension partner must sign below to authorize a change to their address information and provide their SIN.

Signature

If you and your spouse/pension partner are both members of the plan, we require both signatures to authorize a change of address for both members.

Signature

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Spouse/pension partner's signature

Date

YYYY MM DD

Date

YYYY MM DD

Alberta Teachers' Retirement Fund Board

600 Barnett House, 11010 142 Street NW, Edmonton AB T5N 2R1
Tel 780 451-4166 Fax 780 452-3547 Toll Free 800 661-9582 www.atrf.com

IMPORTANCE OF REGISTERING AS A NEW MEMBER

The Alberta Teachers' Retirement Fund (ATRF) maintains information about your ATRF contributions, your pensionable salary and years of service. This information will be used to calculate a benefit for you. In order to provide an annual plan member statement, newsletters and other updates, ATRF needs your current address and personal information.

WHY DOES ATRF REQUIRE CERTAIN SPECIFIC INFORMATION?

The information is used to prepare your individualized Plan Member Statement, which contains your most current benefit entitlements, and benefits that would be paid on your death. It is sent to you annually, after your employer has finished reporting to ATRF for each school year. You can obtain a statement anytime by accessing your personal data online through *MyPension* or by contacting ATRF.

We encourage members to update their personal details online. However, you can also use this form to report an **address change**. Please ensure you notify your employer of any changes because your employer reports your address to ATRF with each monthly payroll submission. If your employer still has your previous address, that information will override any change made by ATRF or by you online.

Name changes cannot be reported online. You must complete this form and submit it to ATRF. If your name has changed as a result of marriage, please send ATRF your original Marriage Certificate or a certified copy. If you have changed your name for reasons other than marriage, we will require an original or certified copy of your legal change of name document. See below for further information.

If you wish to change your beneficiary, you must complete an ATRF **Designating a Beneficiary** form.

REQUIRED DOCUMENTS

When ATRF pays you a benefit, we require certain documents to verify your eligibility. To eliminate the need to provide them later, we encourage you to send ATRF certified copies of your birth certificate or valid Canadian passport, your marriage certificate or other change of name document, and your spouse/pension partner's birth certificate or valid Canadian passport.

Following is a list of the people authorized to certify photocopies:

- | | | |
|---|-------------------------|---|
| • ATRF Employees | • Lawyers | • Members of the Legislative Assembly |
| • Your ATRF Employer – Human Resources or Payroll Personnel | • Police Officers | • Justices of the Peace |
| • Bank Managers | • Doctors | • Judges, or Officers of the Canadian Embassy |
| • Notaries | • Members of Parliament | |

Note that a Commissioner for Oaths may not certify documents.

The person making the certified copy should specify that it is a certified copy of the original and sign and date the copy.

SPOUSE/PENSION PARTNER INFORMATION

Your Plan Member Statement contains valuable information about the benefits available to you at termination and retirement. It also includes information about Death Benefits payable to your spouse/pension partner. To calculate all of your benefit entitlements, ATRF needs to know if you have a spouse/pension partner and if so, his/her date of birth.

Definition of Pension Partner (Schedule 1,s.1(1)(hh.1) of the Plan Rules)

- (i) a person who, at the relevant time, was married to that member and had not been living separate and apart from that member for 3 or more consecutive years, or
- (ii) if there is no person to whom subclause (i) applies, a person who, as at and up to the relevant time, had lived with that member in a conjugal relationship for a continuous period of at least 3 years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

Definition of Living Separate and Apart (Schedule 1,s.1(3) of the Plan Rules)

Persons are living separate and apart

- (a) if they are living separate and apart and either of them has the intention to live separate and apart from the other, or
- (b) if,
 - (i) they had been living separate and apart,
 - (ii) the separation was interrupted or ended by reason only that either of them became incapable of continuing to live separate and apart or of forming or having the intention to continue to live apart of that person's own volition, and
 - (iii) the separation would probably have continued if that person had not become so incapable.