Retirement Seminars

2026–2027

RETIREMENT SEMINARS

The NSTU recognizes that the land on which we operate is located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq people. This territory is covered by the "Treaties of Peace and Friendship." We are honoured to live and be on this land, and are committed to the reconciliation, healing, and building of relationships in our communities and spaces.

We also wish to recognize the more than 400-year history of communities of African descent here in Nova Scotia and the contributions of the members of the more than 50 African Nova Scotian communities throughout the region today.

RETIREMENT SEMINARS

RETIREMENT SEMINARS

The Big Quesiton

- When can I retire?
  - When can I afford to retire?
  - Am I ready to retire?

RETIREMENT SEMINARS

Agenda

- Day 1
  - How Your Pension Plans Work
    - NSTU
  - Lunch
    - On your own
  - Retire on Purpose
    - Teachers Plus Credit Union
  - Wills and Estate Planning
    - Lawyer
- Day 2
  - How much…?
    - NSTU
  - NSTU Group Insurance
    - belairdirect
  - Lunch
    - On your own
  - Rewirement
    - NSTU Counselling
  - Retired Teachers Organization
    - RTO
  - Pension Pointers and Odds & Ends
    - NSTU

RETIREMENT SEMINARS

Housekeeping

- Washroom location.
- Lunch is on your own each day.
  - We will try to wrap up by 11:45 AM to facilitate your lunch.
- Make sure you sign in each day.
  - NSTU is required to report attendance to employer.
  - Spouses/partners do not need to sign in.

RETIREMENT SEMINARS

Housekeeping

- An evaluation form is included in your binder.
  - Please complete and leave behind at the end of Day 2.
- There is a glossary of pension terms at the front of your binder.
- There are sheets for note taking in the back pocket of the binder.

RETIREMENT SEMINARS

How Your Pension Plans Work

Retirement Seminars

2026–2027

RETIREMENT SEMINARS

Disclaimer

- This presentation is for informational purposes only. It does not constitute legal or professional advice. You are encouraged to consult with appropriate professionals if you have specific questions relating to any of the topics in this presentation.
- This presentation is not complete without the intended presentation, discussion, comments, and explanations offered at the time of presentation.
- In the event of a discrepancy between this presentation and any current official document, the latter should be considered as correct.

RETIREMENT SEMINARS

Canada's Retirement System

RETIREMENT SEMINARS

Three (3) Pillars

- Canada's retirement system has been referred to as a 3-pillar system:
  - Pillar 1 – Government Pensions
  - Pillar 2 – Workplace Pensions
  - Pillar 3 – Personal Savings

RETIREMENT SEMINARS

Pillar 1 – Government Pensions

Canada Pension Plan

- Current maximum (2026) is $18 091.80 per year ($1 507.65 per month)
- Average for new retirees is $10 524.12 per year ($877.01 per month)
- Funded by employee and employer contributions

Old Age Security

- Current maximum (Jul–Sep 2026) is $9 023.64 per year ($751.97 per month)
  - Increases to $9 926.04 per year ($827.17 per month) at age 75
- If income in a year exceeds $95 323 (2026), recovery tax takes effect in July of the following year.
- No direct contributions

Pillar 2 – Workplace Pensions

Defined Benefit (DB)

- Certain – Monthly pension payment during retirement
- Uncertain – Contributions required to fund the benefit
- Your Teachers' Pension is a DB pension

Defined Contribution (DC)

- Uncertain – Monthly pension payment during retirement
- Certain – Contributions required

Pillar 3 – Personal Savings

Registered

- Registered Retirement Savings Plans (RRSPs)
- Tax Free Savings Accounts (TFSAs)
- Registered Retirement Income Funds (RRIFs)
- Deferred Profit Sharing Plans (DPSPs)
- Locked In Retirement Accounts (LIRAs)

Non-Registered

- Savings accounts
- Non-registered investments
  - Stocks, bonds, property
- Debt reduction

RETIREMENT SEMINARS

Pillar 1 – Government Pensions

Incremental Changes

RETIREMENT SEMINARS

CPP Changes (2012–2016)

- Penalty to start CPP early increased by 0.1% (from 0.5% to 0.6%) per month
  - Maximum penalty increased from 30% to 36%
- Incentive to start CPP late increased by 0.2% (from 0.5% to 0.7%) per month
  - Maximum incentive increased from 30% to 42%
- Drop-out months (months that don't count) increased from 15% to 17%
- Post-retirement benefit introduced (must pay into CPP until age 65)

CPP Enhancement (2019–2025)

- Target benefit increase from 25% of YMPE to 33.3% of YAMPE
- YAMPE = 114% of YMPE
- Changes apply to benefits earned from 2019 forwards
- Changes were phased in from 2019 to 2025
- CPP contributions increased to fund the enhancement

OAS Enhancement (July 2022)

- OAS increases by 10% the month following your 75th birthday.

Pillar 1, 2, & 3

Trends Affecting Retirement & Pensions

Normal Retirement Age

- Normal retirement age in Canada is 65.
  - There was an effort to increase normal retirement age to 67 in 2012.
  - This was reversed in 2016.

RETIREMENT SEMINARS

Mortality

- Canadians are living longer so they are collecting pensions longer.

Year	Life Expectancy	Year	Life Expectancy
1965	71.66	2000	79.02
1970	72.49	2005	80.12
1975	73.53	2010	81.17
1980	74.93	2015	81.96
1985	76.25	2020	82.52
1990	77.20	2025	83.26
1995	78.08	2030	???

RETIREMENT SEMINARS

Pillar 1 – Government Pensions

Canada Pension Plan (CPP)

RETIREMENT SEMINARS

Canada Pension Plan (CPP)

- CPP is a defined benefit pension plan that is mandatory for all workers between the ages of 18 and 65 in Canada (QPP in Québec).
- Indexed annually (January 1st).
- Contribution rates:
  - Up to YMPE: 5.95% (2026); 5.75% (2027)
  - Between YMPE and YAMPE: 4.00%
- Must be applied for (between age 60 and age 75).

RETIREMENT SEMINARS

Types of CPP Pension

- Retirement Pension
- Survivor Pension
- Children's Pension
- Disability Pension

CPP Retirement Pensions

	Early	Normal	Deferred
When	Age 60–64	Age 65	Age 65–70
Change	0.6% permanent reduction for each month taken prior to age 65		0.7% permanent increase for each month taken after age 65
Maximum change	36% reduction		42% increase
Maximum Benefit (2026)	$11 578.75	$18 091.80	$25 690.36

RETIREMENT SEMINARS

RETIREMENT SEMINARS

CPP Survivor Pensions

- Paid to an eligible spouse of a deceased contributor
  - Married; or
  - Common-law
    - lived in a conjugal relationship for at least 1 year

CPP Children's Benefit

- Paid to dependent children of disabled or deceased CPP contributors
  - Under age 18 or under age 25 if in full-time attendance at a recognized school or university

How is CPP Determined?

- The amount of your CPP retirement pension is based on:
  - How much you have contributed; and
  - How long you have been making contributions at the time you become eligible.
- In addition, when determining your entitlement, certain periods (typically low earning periods) may be dropped out:
  - General drop-out provision.
  - Child rearing provision.
  - Periods on CPP disability pension.

General CPP Drop-out Provision

- 17% (up to 96 months or 8 years) of your lowest earnings can be dropped.
- The general drop-out provision is automatic requiring no action on your part.

CPP Child-rearing Provision

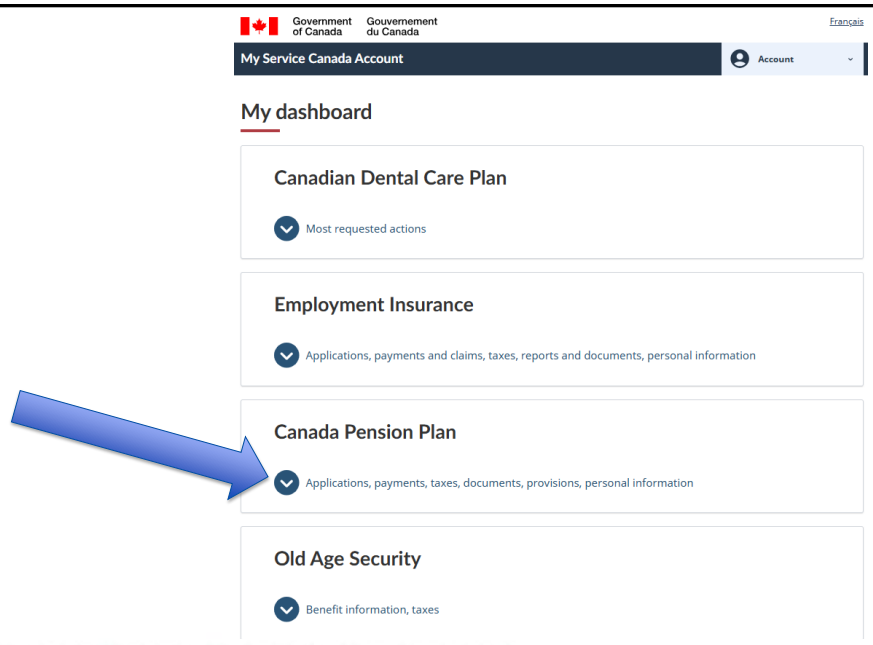
- If your earnings stopped OR were lower because you were the primary caregiver raising your children under the age of 7, you can request the child-rearing provision.
- The child-rearing provision may apply if:
  - Your earnings were lower because you were the primary caregiver of a dependent child under the age of 7; and
  - You or your spouse/common-law partner received Family Allowance or were eligible for the Canada Child Tax Benefit.

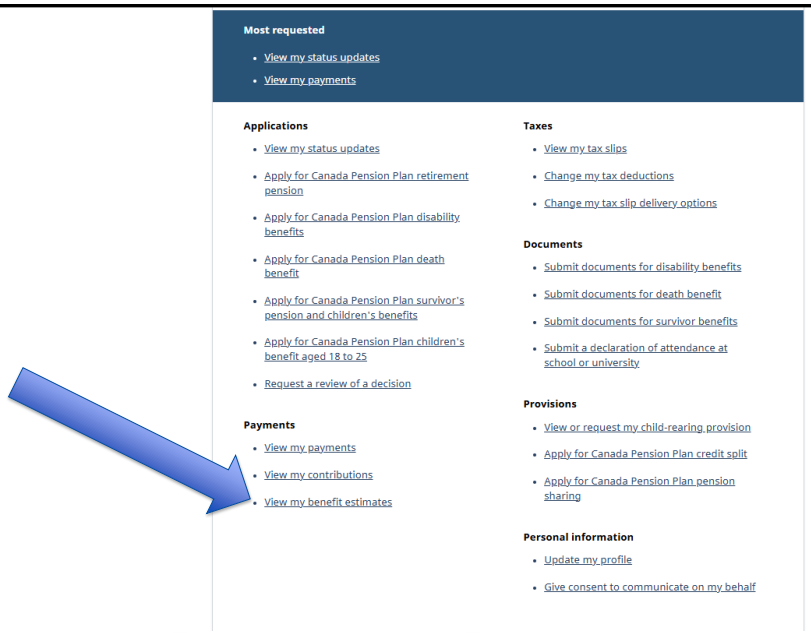
RETIREMENT SEMINARS

CPP Pension Estimates

- Available at Service Canada's website.
- Requires a My Service Canada Account (MSCA).
- There is an option to use your online banking sign in information.
- You can use the MSCA website to:
  - Apply for CPP/OAS.
  - Update personal information.
  - View CPP contributions and estimated benefits.

RETIREMENT SEMINARS


Government of Canada
Gouvernement du Canada
Français
My Service Canada Account
Account
My dashboard
Canadian Dental Care Plan
Most requested actions
Employment Insurance
Applications, payments and claims, taxes, reports and documents, personal information
Canada Pension Plan
Applications, payments, taxes, documents, provisions, personal information
Old Age Security
Benefit information, taxes


Most requested
View my status updates
View my payments
Applications
View my status updates
Apply for Canada Pension Plan retirement pension
Apply for Canada Pension Plan disability benefits
Apply for Canada Pension Plan death benefit
Apply for Canada Pension Plan survivor's pension and children's benefits
Apply for Canada Pension Plan children's benefit aged 18 to 25
Request a review of a decision
Payments
View my payments
View my contributions
View my benefit estimates
Taxes
View my tax slips
Change my tax deductions
Change my tax slip delivery options
Documents
Submit documents for disability benefits
Submit documents for death benefit
Submit documents for survivor benefits
Submit a declaration of attendance at school or university
Provisions
View or request my child-rearing provision
Apply for Canada Pension Plan credit split
Apply for Canada Pension Plan pension sharing
Personal information
Update my profile
Give consent to communicate on my behalf

Pillar 2 – Government Pensions

Old Age Security (OAS)

RETIREMENT SEMINARS

Old Age Security (OAS)

- OAS is a defined benefit pension plan that provides a monthly payment to Canadians aged 65 or older who meet legal status and residency requirements.
  - If living in Canada at time of approval:
    - Canadian citizen or legal resident at time of approval; and
    - Resided in Canada at least ten (10) years since age 18.
  - If not living in Canada at time of approval:
    - Canadian citizen or legal resident the day before you left Canada; and
    - Resided in Canada at least twenty (20) years since age 18.

RETIREMENT SEMINARS

OAS

- OAS benefits are calculated based on a 40-year residency in Canada (after turning 18).
  - 40-year residency generally means maximum OAS.
  - Less than 40-year residency is prorated as a percentage of 40-years.
- Indexed quarterly (January 1st, April 1st, July 1st, and October 1st).

RETIREMENT SEMINARS

OAS

- Most Canadians are automatically enrolled in OAS.
- You should receive a letter after you turn 64 indicating if you are being proactively enrolled.
- If you have not received notification of automatic enrolment after a month of turning 64, you may need to apply – contact Service Canada.
- If you wish to defer your OAS to a later age than 65, you will need to inform Service Canada

RETIREMENT SEMINARS

OAS

	Early	Normal	Deferred
When	No Option	Age 65	Age 65–70
Change			0.6% increase for each month taken after age 65
Maximum change			36% increase
Maximum benefit (Jul – Sep 2026)		$9 023.64 (to age 75) $9 926.04 (age 75+)	$12 272.15 (to age 75) $13 499.41 (age 75+)

OAS Income Test

- If net income exceeds a threshold in one year, an OAS recovery tax is applied in the following year.
  - Recovery tax reduces your OAS by $0.15 for each dollar your income exceeded the threshold.
    - If your net income in 2025 exceeded the threshold of $93,454, your OAS from July 2026 to June 2027 would be subject to the recovery tax.
  - Applicability of the recovery tax is determined yearly based on tax returns.

Pillar 2 – Workplace Pensions

Teachers' Pension Plan (TPP)

RETIREMENT SEMINARS

What is the Teachers' Pension?

- The Teachers' Pension Plan is:
  - Jointly Sponsored
  - Defined Benefit (DB)
  - Integrated
  - Contributory

RETIREMENT SEMINARS

Jointly Sponsored

- The Plan Sponsors are:
  - Minister of Finance and Treasury Board for Nova Scotia
  - NSTU

Defined Benefit

- The Pension paid is based on a formula that takes into account:
  - Your years of pensionable service;
  - The pension accrual rate; and
  - Your average earnings (best 5 years).

Integrated

- Your Teachers' Pension is integrated with the Canada Pension Plan.
- Your Teachers' Pension is made up of 2 components:
  - Bridge pension which is paid from retirement to age 65; and
  - Lifetime pension which is paid from retirement for life.
- This means the amount you receive for Teachers' Pension gets smaller at age 65 when your bridge pension ends.

Contributory

- For every dollar that you contribute to your Teachers' Pension, your employer contributes a matching dollar.
- Contribution rates:
  - Up to Year's Maximum Pensionable Earnings (YMPE)
    - 11.3% of Salary
  - Above YMPE
    - 12.9% of Salary

Pillar 2 – Workplace Pensions

Types of Pension

RETIREMENT SEMINARS

What Pensions are Available?

- Service Pension
- Survivor Pension
- Dependent's Pension

RETIREMENT SEMINARS

Service Pensions

- Service pensions are pensions that are put in pay when a member retires.
- Service pensions can be unreduced or reduced:
  - An unreduced service pension is simply what the pension formula calculates.
  - A reduced service pension is what the pension formula calculates which is then reduced by a percentage determined by formula **or**, in some cases, is actuarially determined.
    - Reductions are permanent.

RETIREMENT SEMINARS

Survivor Pensions

- Available for spouses and eligible children of a deceased Plan member.
  - Spouse
    - Married;
    - Domestic partners; or
    - Common-law
      - Lived in a conjugal relationship for three consecutive years immediately prior to death and at death of the member
  - Children under the age of 18 (or 25 if continuously enrolled in school)

RETIREMENT SEMINARS

Survivor Pensions

Member Dies in Service	Member Dies in Receipt of Pension
• 60% of the unreduced service pension the member would have been entitled to on the date of death. • No reduction.	• 60% of the retired member's pension.
• Additional 10% for each child under age 18 until the child reaches age 18 or age 25 if completing their education. • Maximum additional 40% for eligible children. If more than 4 children, each receives a pro-rated portion of 40%.	

Survivor Pension Options

- Part of application for TPP.
  - Can only be done as part of an application for TPP.
- Guarantee Period
  - A period of time (5, 10, or 15 years) **from the date of retirement** where the survivor receives 100% of the member's pension.
- Increased Percentage
  - An increased percentage (80% or 100%) that the survivor receives of the member's pension for their life.

Survivor Pension Options

- Only applies to spouse at time of retirement.
- Cost neutral to the Plan.
  - Member's pension is reduced to account for the increased benefit to the survivor.
- 10% children's pension may be reduced.
  - Total survivor pensions paid can not be greater than 100%.
- Can not be changed after retirement.

RETIREMENT SEMINARS

Survivor Pension Options

- May be changed up to retirement date.
- If spouse dies before retirement, any election is revoked.
- If member dies before retirement, election is not revoked.
- Can not be changed after retirement.

RETIREMENT SEMINARS

Dependent's Pension

- Dependents can be Mother, Father, Brother, Sister, Child who are mentally or physically disabled and totally dependent on member.
  - Dependency is as defined by the Canada Revenue Agency.
- If there is no surviving spouse, or if the surviving spouse subsequently dies in receipt of a survivor's pension, a 60% pension may be paid to a dependent for the rest of their life.

RETIREMENT SEMINARS

Beneficiary Designation

- The TPP allows you to designate a beneficiary.
- The beneficiary is entitled to a payment of the remaining amount of your contributions and interest to the TPP at the time of the death of the last person with an entitlement to a service, survivor's or dependent's pension with respect to your service.
- Spouses cannot be beneficiaries.
- Children can be (but can only collect if they are 'aged' out).

RETIREMENT SEMINARS

Pillar 2 – Workplace Pensions

How is Your Teachers' Pension Calculated?

RETIREMENT SEMINARS

TPP Formula

$$Pension = Pensionable\ Service \times Accrual\ Rate \times Average\ Salary$$

RETIREMENT SEMINARS

Pensionable Service

- A year of pensionable service is:
  - A minimum of 175 days within a school year
- If you do not achieve 175 days within a school year, then a partial year of pensionable service is achieved:
  - Days taught/claimed divided by 195 expressed to 4 decimal places

Accrual Rates

- Up to YMPE
  - Lifetime Pension – 1.3%/year
  - Bridge Pension – 0.7%/year
- Above YMPE
  - Lifetime Pension – 2.0%/year

RETIREMENT SEMINARS

Average Salary

- The average salary used to calculate your pension is your best 5-year average salary.
  - The YMPE used to calculate the bridge is the corresponding 5-year average YMPE.

Average Salary & YMPE

School Year	ITC/TC5	ATC1/TC6	ATC2/TC7	ATC3/TC8	YMPE
2025–2026	$90 865.00	$101 366.00	$107 650.00	$113 619.00	$73 225.00
2024–2025	$89 083.00	$99 378.00	$105 540.00	$111 391.00	$70 133.00
2023–2024	$86 058.00	$96 004.00	$101 956.00	$107 608.00	$67 708.00
2022–2023	$81 514.00	$90 934.00	$96 572.00	$101 926.00	$65 892.00
2021–2022	$80 309.00	$89 590.00	$95 145.00	$100 420.00	$63 525.00
Average	**$85 565.80**	**$94 454.40**	**$101 372.60**	**$106 992.80**	**$68 096.60**

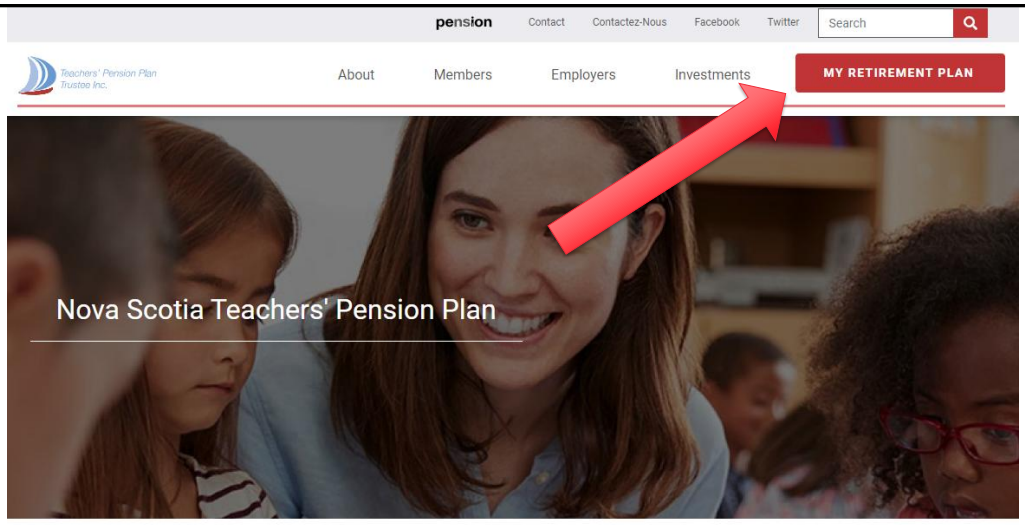
RETIREMENT SEMINARS

TPP Calculation (30 Years Service)

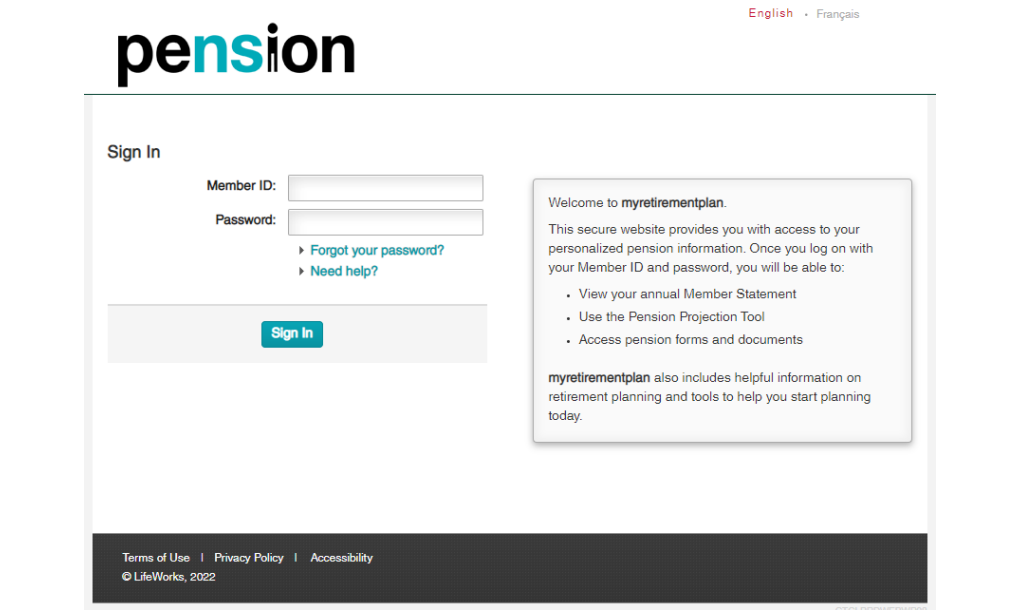
	ITC/TC5	ATC1/TC6	ATC2/TC7	ATC3/TC8
Lifetime Pension (Up to YMPE)	$26 557.67 ($68 096.60 × 30 × 1.3%)	$26,557.67 ($68 096.60 × 30 × 1.3%)	$26 557.67 ($68 096.60 × 30 × 1.3%)	$26 557.67 ($68 096.60 × 30 × 1.3%)
Lifetime Pension (Above YMPE)	$10 481.52 ($17 469.20 × 30 × 2.0%)	$16,414.68 ($26 357.80 × 30 × 2.0%)	$19 965.60 ($33 276.00 × 30 × 2.0%)	$23 337.72 ($38 896.20 × 30 × 2.0%)
Bridge Pension	$14 300.29 ($68 096.60 × 30 × 0.7%)	$14 300.29 ($68 096.60 × 30 × 0.7%)	$14 300.29 ($68 096.60 × 30 × 0.7%)	$14 300.29 ($68 096.60 × 30 × 0.7%)
Total Pension (To Age 65)	**$51 339.48**	**$57 272.64**	**$60 823.56**	**$64 195.68**
Total Pension (After Age 65)	**$37 039.19**	**$42 972.35**	**$46 523.27**	**$49 895.39**

You Don't Need to Calculate Your Pension

- Individual Pension estimates available at http://nstpp.ca.
- Requires a username and password.
- If you do not have your login credentials or need assistance, contact NS Pension at 1-800-774-5070.
- You can determine 3 estimates at a time as many times as you like with different dates.
  - Retirement dates are always the 1st day of the month.

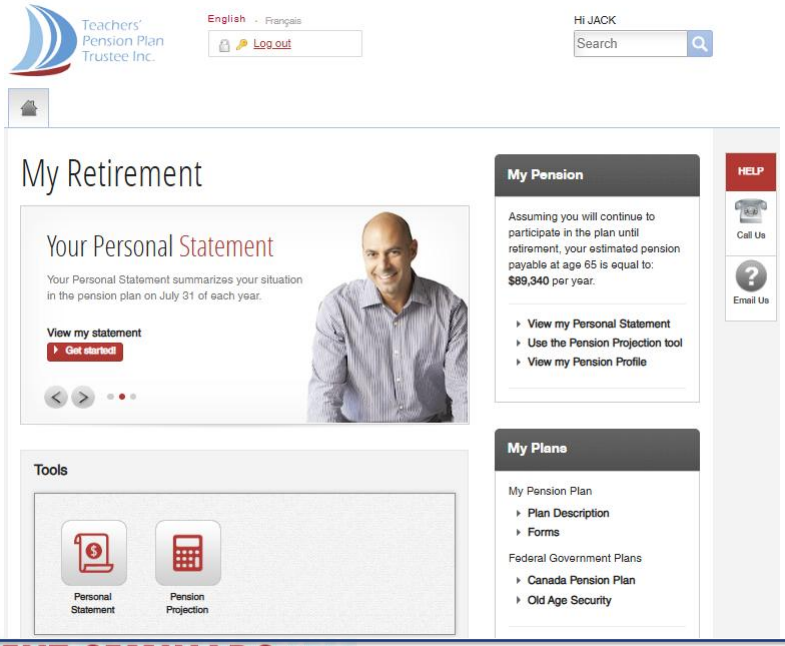


The Nova Scotia Teachers' Pension Plan (TPP) is one of the largest public sector pension plans in the Province. The TPP is a registered defined benefit pension plan that offers you a lifetime pension benefit when you retire. Your pension benefit is funded by contributions made by you and your employer, as well as investment income generated by the TPP's investment assets.



RETIREMENT SEMINARS

RETIREMENT SEMINARS



RETIREMENT SEMINARS

Pillar 2 – Workplace Pensions

Retirement Options

RETIREMENT SEMINARS

RETIREMENT SEMINARS

When Can I Retire?

Early Retirement	Normal Retirement	Deferred Retirement

• Retirement at a point before normal retirement.
• Can be unreduced or reduced
	• Retirement at the earlier of:
	  • Age 65; or
	  • 35 Years of pensionable service
	• Always unreduced
		• Retirement at a point after normal retirement.
		• Always unreduced

Note: A deferred pension is when a members leaves the teaching profession in Nova Scotia but waits until a later date to collect their pension.

Early Retirement

Unreduced	Reduced
1. At least age 55 **AND** age plus pensionable service equals 85 (Rule of 85); or 2. Age 60–64 **AND** at least 10 years of pensionable service.	1. At least age 55 **AND** at least 20 years of pensionable service (Rule of 75); 2. At least age 50 **AND** at least 30 years of pensionable service (Rule of 80); or 3. At least age 55 **AND** at least 2 but less than 20 years of pensionable years of service.

Pension Reduction Factors

Age 55 & 20 Years (Rule of 75)	Age 50 & 30 Years (Rule of 80)	Age 55 & 2–20 Years

• Pension reduced by:
  • 0.4% for each complete month of the first 24 months; and
  • 0.3% for each complete month of the next 36 months.
  • For the months by which the pension starts before being eligible for an unreduced pension.
	• Pension reduced by 5% (prorated for partial years) for each year of the lesser difference between:
	  • Age and 55; or
	  • Years of service and 35.
		• Pension is calculated as the actuarial equivalent of the unreduced pension:
		  • Payable at age 60 if 10–20 years; or
		  • Payable at the normal retirement date if 2–10 years.

Rule of 75 Reductions

Age	Full Years of Service									
	29	28	27	26	25	24	23	22	21	20
55	4.8%	9.6%	13.2%	16.8%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%
56		4.8%	9.6%	13.2%	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%
57			4.8%	9.6%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%
58				4.8%	9.6%	9.6%	9.6%	9.6%	9.6%	9.6%
59					4.8%	4.8%	4.8%	4.8%	4.8%	4.8%

1. Assume your retirement month and birth month are the same.
2. For each month your birth month occurs before the retirement month:
   a) If the reduction above is less than or equal to 9.6%, subtract 0.4%;
   b) If the reduction above is greater than or equal to 13.2%, subtract 0.3%.

Rule of 75 Pension Percentages

Age	Full Years of Service									
	29	28	27	26	25	24	23	22	21	20
Base	**58.00%**	**56.00%**	**54.00%**	**52.00%**	**50.00%**	**48.00%**	**46.00%**	**44.00%**	**42.00%**	**40.00%**
55	55.22%	50.62%	46.87%	43.26%	39.80%	38.21%	36.62%	35.02%	33.43%	31.84%
56		53.31%	48.82%	45.14%	41.60%	39.94%	38.27%	36.61%	34.94%	33.28%
57			51.41%	47.01%	43.40%	41.66%	39.93%	38.19%	36.46%	34.72%
58				49.50%	45.20%	43.39%	41.58%	39.78%	37.97%	36.16%
59					47.60%	45.70%	43.79%	41.89%	39.98%	38.08%

This is the percentage of the highest 5-year average salary that the pension would be.

Flexible Pension Option

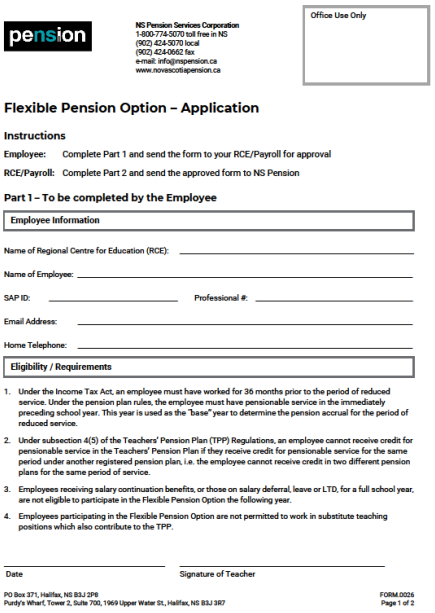
- This option allows for part-time employment with possible full pension credit.
- Maximum participation – 2 school years in a lifetime.
- Pension credit equal to credit in year prior to enrolment.
- Must teach a minimum of 40%.
- Must have employer approval to lessen assignment (typically via job share/shared teaching).

Flexible Pension Option

- Must have ‘earnings’ in the prior school year.
- Must have worked for the employer 36 months before the period of reduced service.
- Must reduce the assignment to less than the prior year.
- Period of reduced employment can begin and end at any time in during the school year.
  - If not working each pay period, there may be insurance implications.

Flexible Pension Option

- Pension contributions are made on the salary that you would be making if you were working the same percentage as the previous school year.
- Application form must be completed and submitted.
  - You complete Part 1 and forward to Payroll.



pension

NS Pension Services Corporation
1-800-774-5070 toll free in NS
(902) 424-5070 local
(902) 424-0662 fax
e-mail: info@nspension.ca
www.novascotiapension.ca

Office Use Only

Flexible Pension Option – Application

Instructions

Employee: Complete Part 1 and send the form to your RCE/Payroll for approval

RCE/Payroll: Complete Part 2 and send the approved form to NS Pension

Part 1 – To be completed by the Employee

Employee Information

Name of Regional Centre for Education (RCE): _____

Name of Employee: _____

SAP ID: _____ Professional #: _____

Email Address: _____

Home Telephone: _____

Eligibility / Requirements

1. Under the Income Tax Act, an employee must have worked for 36 months prior to the period of reduced service. Under the pension plan rules, the employee must have pensionable service in the immediately preceding school year. This year is used as the "base" year to determine the pension accrual for the period of reduced service.
2. Under subsection 4(5) of the Teachers' Pension Plan (TPP) Regulations, an employee cannot receive credit for pensionable service in the Teachers' Pension Plan if they receive credit for pensionable service for the same period under another registered pension plan, i.e. the employee cannot receive credit in two different pension plans for the same period of service.
3. Employees receiving salary continuation benefits, or those on salary deferral, leave or LTD, for a full school year, are not eligible to participate in the Flexible Pension Option the following year.
4. Employees participating in the Flexible Pension Option are not permitted to work in substitute teaching positions which also contribute to the TPP.

_____ _____
Date Signature of Teacher

PO Box 371, Halifax, NS B3J 2P8
Purdy's Wharf, Tower 2, Suite 700, 1969 Upper Water St., Halifax, NS B3J 3R7

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RETIREMENT SEMINARS

TPP Reduction – 55 and 2–20 Years

- These pensions are based on the actuarial equivalent of the unreduced pension.
- Contact NS Pension for a calculation.

RETIREMENT SEMINARS

RETIREMENT SEMINARS

Questions?

pension@nstu.ca