
Long-term income protection (LTIP)

You continue to accumulate credit in the Ontario Teachers' Pension Plan while you receive:

- sick pay or long-term income protection (LTIP) through your employer; or
- payments for loss of earnings from the Workplace Safety & Insurance Board (WSIB).

In most cases, this applies even if you're on integrated sick leave or rehabilitative employment. As long as you're receiving WSIB loss of earnings benefits or benefits under a valid LTIP agreement with your employer, your credit can grow seamlessly until you start your pension.

If you began collecting LTIP through your employer as a result of a disability that occurred after Aug. 31, 2001, your pension contributions are waived and your pensionable salary is adjusted automatically for inflation each subsequent school year at no cost to you. This helps you build the biggest pension possible during your absence from work.

If you're like most disabled members, you may find it is best to stay on WSIB or LTIP benefits for as long as you can, especially if your employer continues to provide benefits such as health and life insurance. Carefully weigh your options before making any decisions.

Purchasing credit

You don't accumulate credit during a break in employment for health reasons unless you receive WSIB benefits, sick pay or LTIP benefits through an employer-sponsored program. You can apply, however, to buy back such absences due to ill health. For more information on buying back credit, visit our website or contact us.

Disability pensions

Who qualifies?

If you become disabled while employed in education, you may be eligible for a disability pension. To qualify, you must:

- have at least 10 qualifying years of service in the Ontario Teachers' Pension Plan;
- terminate employment in education and stop receiving any LTIP or WSIB loss of earnings benefits;
- provide full and complete documentation of medical evidence that meets the requirements of the plan for a full or partial disability pension, as of the date you terminated employment; and
- be under age 65.

You must submit a pension application within two years of your termination of employment in education. An application will be accepted after the two-year deadline only if a late diagnosis or your disability prohibited you from applying on time.

Disability pensions, cont'd.**Types of disability pensions**

There are two types of disability pensions you may be eligible to receive.

Full disability pension

To be eligible for a full disability pension, we must determine that you're incapable of earning a living in *any* occupation. A full disability pension is based on 2% x credit (years) x average "best-five years of salary" less reductions for such things as survivor benefits. There is no early retirement reduction applied to full disability pensions.

Partial disability pension

To be eligible for a partial disability pension, we must determine that you're incapable of employment in the education field. Your partial disability pension is calculated like a full disability pension but includes an early retirement reduction. This means your pension is reduced by 2.5% for each point you're under your 85 factor or age 65, whichever is less (your age plus qualifying years equal your factor).

For example, if you're 46 and have 22 qualifying years of service, your pension would be reduced by 42.5% because you're 17 points under the 85 factor ($17 \times 2.5\% = 42.5\%$).

Pension stops if you return to work

Your disability pension will be paid for as long as you remain disabled. If you return to work and receive pension payments you weren't entitled to, you must return them, with interest. Please review the situations below to see how returning to work may affect your disability pension.

Your pension may stop if you return to work.

Important 

Type of pension	Situation	What happens to your pension?	Do you need to contact us? When?
Full disability	Return to any type of work	Stops	Yes, immediately
Partial disability	Return to work in education	Stops	Yes, immediately
	Return to work outside education	Continues	No

Other benefit options

Instead of a disability pension, you may qualify for an immediate or future pension from the plan.

An immediate pension is available on an unreduced basis when you reach age 65 or your 85 factor (age + qualifying years = 85 factor). However, you can start your pension as early as age 50 with a reduction. Both of these scenarios allow members to benefit from re-employment in education.

If you're under age 50, you can choose either a future pension or you can transfer the commuted value of your pension to another locked-in retirement savings arrangement to collect as income when you reach retirement age. The option to transfer funds ends when you apply for a disability pension, providing your application is approved.

Keep in mind that pension benefits are payable only after you terminate employment and stop receiving LTIP. Make sure you understand your choices before making a decision.

Shortened life expectancy benefits

If you have a shortened life expectancy, you can apply to withdraw the commuted value of your pension any time before retirement without having to sever your employment relationship. The commuted value of your pension is the lump sum you would need today to replace your future pension.

To qualify for shortened life expectancy benefits, you must provide complete medical evidence, from a doctor licensed in Canada, of a life expectancy of less than two years. Spousal permission is also needed because a spouse forfeits the right to survivor benefits if you choose this option.

Before applying for this benefit, check with your employer and long-term disability carrier to ensure you'll continue to qualify for medical and long-term disability benefits if you withdraw your pension funds early.

Power of Attorney

We require your Power of Attorney for Property if you want a family member or someone else to apply for a benefit on your behalf. If you don't provide a Power of Attorney for Property and you want us to provide your personal information to a third party, including your spouse, we require your written authorization.

Keep your options open

It's a good idea to find out whether your medical condition meets the requirements of the plan for a full or partial disability pension before you apply for benefits. Medical pre-approval is important because you must give up your LTIP or WSIB loss of earnings benefits and sever your employment relationship before you start a disability pension.

Pre-approval also allows you to keep your pension options open. For example, once you apply and are approved for a disability pension, you no longer qualify to transfer the commuted value of your pension to another retirement savings vehicle. The commuted value of your pension is the lump sum you would need today to replace your future pension.

If you're trying to decide what is best for you, ask us to generate estimates of your options.

You may want to skip the pre-approval stage and apply for a disability pension right away if you're not receiving LTIP benefits or Workers' Safety Insurance Board loss of earnings benefits.

Pre-approval application process

- Both you and your doctor must complete the *Medical Report – Disability Pension*.
- Submit the completed and signed form to us, along with a full and complete set of supporting medical reports from your doctor or specialist, as soon as you can. Any costs associated with doing this are your responsibility.
- Our independent medical referee will conduct a comprehensive review of the *Medical Report* to assess whether you qualify for a full or partial disability pension.
- The medical referee's decision will be provided to you as soon as possible.

Pre-approval deadlines

Once you're medically pre-approved for a disability pension, you have one year to formally apply for the pension, provided you're still within the two-year window of your resignation date. If your one-year period has expired and you're still within your two-year window, you must seek pre-approval again or you may choose to submit your pension application without medical pre-approval.

Late applications will be accepted only if a late diagnosis or your disability prohibited you from applying on time. Keep in mind, however, that eligibility for disability benefits is established as of the date you terminated employment in education. Any worsening of your medical condition since that time is not taken into account.

If you aren't pre-approved

If you aren't medically pre-approved for a disability pension, ask us what other pension options are available to you.

Gather complete supporting documentation

You may want to begin gathering the documents we need to support your pension application. We require a photocopy of the documents listed below.

Your birth certificate and your spouse's birth certificate

If you can't obtain a birth certificate, we'll accept a Canadian passport (provided it was issued after Jan. 22, 1969), or Ontario driver's licence.

Your marriage certificate

If you don't have a marriage certificate and you were married in Ontario, contact the Registrar General for a replacement copy at 416-325-8305 or toll free at 1-800-461-2156.

If you don't have a marriage certificate and you were married outside of Ontario, we require an affidavit of your marital status. An affidavit is a written statement sworn before a Commissioner of Oaths or notary public, such as a lawyer.

If you have a common-law spouse, please complete a *Statutory Declaration of Common-law Relationship*, found in the forms section of this kit. This form must be sworn before a Commissioner of Oaths or notary public, such as a lawyer.

Your separation agreement

If you're separated and don't have a separation agreement, please complete a *Statutory Declaration of Separation*, available from our office or the Member Reference Library section of our website at www.otpp.com. The declaration must be sworn before a Commissioner of Oaths or notary public. If you're now divorced, we need your divorce papers instead of your separation papers.

Your divorce papers

If your divorce occurred after 1984, we require a photocopy of either your divorce order or certificate of divorce. If your divorce occurred before 1985, we require a copy of your decree absolute.

If you can't find your divorce papers, contact the Central Divorce Registry at 613-957-4519 and ask for your divorce file number. Once you have the file number, you can request proof of your divorce from the court where the divorce was heard. Contact the Ministry of the Attorney General to locate court offices in Ontario or visit its website at: www.attorneygeneral.jus.gov.on.ca.

Your CPP Notice of Entitlement

If you've applied for a Canada Pension Plan (CPP) disability pension, please send us a photocopy of the Notice of Entitlement or Statement of Denial when you receive it. This requirement applies even if you apply for a CPP disability pension down the road. Contact CPP directly at 1-800-277-9914 for more information or to replace missing documents.

Before you apply for a pension, ask yourself the following questions.

Did you belong to another pension plan?

You may be able to transfer credit to the Ontario Teachers' Pension Plan from another pension plan registered in Canada. Moving credit into our plan may allow you to retire with a larger pension.

We have a transfer agreement with other major pension plans in Ontario. We also have an agreement with the Canadian Teachers' Federation and teachers' pension plans in every province.

You also may qualify to buy back credit in our plan if you belonged to a registered pension plan not covered by either of these transfer agreements.

Visit our website at www.otpp.com or contact us for more information. Deadlines and other conditions apply.

Do you qualify to buy back service?

If you received a refund from the Ontario Teachers' pension plan for an earlier period of employment, you may be able to buy back the service. This will result in a larger pension.

You may also qualify to buy back an employer-approved leave of absence or a break in service due to ill health. Contact our office for eligibility requirements, estimated costs, payment options and deadlines.

Are you retiring mid-year?

Your qualifying years of service, plus your age, determine when you're eligible for an unreduced pension. Since 1997, you have earned one qualifying year of service for every school year in which you have worked for more than 10 days. Exceptions occur in your first and final year of work.

If you retire and start your pension before the end of the school year, your qualifying year of service during the final year counts only up to the month before your pension begins. For example, if you retire halfway through the school year, you'll accumulate one-half of a qualifying year of service in your final year even though you worked more than 10 days.

How qualifying years are calculated

For school years	Days of work needed for one qualifying year*
After Dec. 31, 1996	More than 10 days
Sept. 1, 1990 to Dec. 31, 1996	More than 20 days
Before Sept. 1, 1990	Any credit

*Exceptions: during your first and final year of work and when you buy credit for an absence.

Have you considered your survivor pension options?**If you have an eligible spouse**

Survivor benefits are paid to your married or common-law spouse if you're living together when you receive your first pension payment or when you die (if before your pension begins). Common-law means that you're living with a person of the same or opposite sex in a conjugal relationship for:

- at least three continuous years; or
- a shorter period if you're the parents of a child.

A former spouse may also be entitled to a portion of your retirement death benefit if specified in a valid separation agreement or court order submitted to the Ontario Teachers' pension plan before you retire.

Unless you notify us before your pension begins, we'll provide your spouse with a 60% survivor pension. Other options are available.

If you have dependent children

If you don't have an eligible spouse when you die, your dependent children will receive a survivor pension. A child will be dependent if they're reliant on you for support at the time of your death and they're:

- under 18, or
- 18 to 24 years of age and enrolled in full-time continuous education, or
- disabled, having been disabled since your date of death.

If you have more than one eligible child, the survivor pension is divided equally and paid to each child for as long as he or she remains eligible. Eligible children receive a 50% survivor pension, unless you choose a higher survivor option when you retire.

The 10-year pension guarantee

If you don't have an eligible spouse, you're automatically entitled to the 10-year guarantee with no reduction to your pension.

If you have an eligible spouse, you can choose this option when you apply for your pension in exchange for a 0.1% lifetime reduction in your pension.

Under the guarantee, if you die before receiving 10 years' worth of pension payments, your survivor will receive your CPP-adjusted pension for the balance of the 10 years. After that time, your spouse or dependent children will collect the survivor's pension chosen prior to retirement. If your spouse also dies within the 10 years and there are no dependent children, any balance owing on the 10 years of pension payments will be paid to your spouse's estate. If there is no spouse at the time of your death, any balance will be paid to your estate in a lump sum.

For more information

For a complete description of your options, consult our Survivor Benefits brochure.

Have you selected a power of attorney?

Many people believe that if they become incapacitated, their family can act on their behalf. This is not so when it comes to financial matters. Your family will need legal authority to manage your financial affairs.

Without this legal authority, we're powerless to carry out requests from your spouse or anyone else, or release information to them.

You may wish to consult with a lawyer for specific conditions and limitations in the granting of the power of attorney for property. To get started, consider obtaining a *Power of Attorney Kit* from the provincial Ministry of the Attorney General. The kit, complete with forms, is available online at www.attorneygeneral.jus.gov.on.ca or by calling 1-800-366-0335 or 416-314-2800.

To ensure we can reflect your wishes, please supply us with a copy of your power of attorney for property as soon as it goes into effect.

Do you qualify for supplementary medical coverage?

You may want to consider post-retirement medical insurance. Insurance is available from many carriers.

Three independent plans provide special coverage for members of the Ontario Teachers' Pension Plan. One plan is offered by the Retired Teachers of Ontario (RTO/ERO) and two are offered by the Ontario Teachers' Insurance Plan (OTIP). For more information on these plans, please contact them directly.

- **RTO** – 1-800-361-9888; www.rto-ero.org
- **ARM Retiree Health Insurance Plan** – 1-800-267-7867; arm.otip.com
- **OTIP's Retired Teachers Insurance Plan** – 1-866-783-6847; www.otip.com/rtip

You can also visit the Members section of our website at www.otpp.com for links to the three plans:

- Members > Life & Career Events > Preparing for Retirement > Staying on the Retirement Track > Four Months Before Your Pension Starts.

Are you applying for a CPP disability pension?

Your Ontario Teachers' pension is integrated with the Canada Pension Plan (CPP). As soon as you begin receiving a CPP disability pension, your Ontario Teachers' pension will be reduced. For that reason, we need to know if you apply for this government benefit and when your application is approved or denied. We require this information even if you apply for benefits after you retire.

If you're approved for a CPP disability pension, we need a photocopy of your *Notice of Entitlement*. If your application is denied, we need a photocopy of your *Statement of Denial*.

For information or to apply for CPP benefits, contact CPP directly at 1-800-277-9914 or visit its website at www.servicecanada.gc.ca.

All the forms you need to apply for a disability pension follow this page. In addition to the forms, we require certain documents, such as proof of your age, to support your application.

We strongly recommend that you use the checklist below to ensure that you're filing a full and complete set of documents with your application.

Disability pension application checklist

Required forms and documents

- Complete and sign the *Disability Pension Application* (0194) form.
- Complete and sign the federal government form, *Personal Tax Credit Return (TD1)* if you'd like more tax deducted from your pension or if you'd like to claim additional federal tax credits.
- Complete the tax credit form for the province in which you'll reside when you retire (Ontario residents complete *TD1ON*) if you'd like to claim additional provincial tax credits.
- Enclose a photocopy of your birth certificate or another acceptable proof-of-age document.
- Enclose a photocopy of your spouse's birth certificate or another acceptable proof-of-age document.
- Enclose a photocopy of your marriage certificate or a signed *Statutory Declaration of Common-law Relationship* if you have an eligible spouse.
- Enclose a photocopy of your certificate of divorce or decree absolute, or your separation agreement, if applicable.
- If you haven't been pre-approved, have your physician complete the *Medical Report – Disability Pension* thoroughly and return it to us with your complete supporting medical reports.

Supplementary forms checklist

Optional forms

- Complete and sign a *Waiver of Joint and Survivor Pension* if you want to decrease your survivor benefits.
- Complete and sign the *Online Account Registration* form to gain access to a wealth of personal pension information.
- Enclose a copy of your CPP disability pension *Notice of Entitlement*, if you've applied for or are already in receipt of a CPP disability pension.

Disability Pension Application

1. Applicant information

Ontario Teachers' Account Number

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Birth date

<i>yyyy</i>				<i>mm</i>		<i>dd</i>	

Name *last*

first

middle

Address *street*

city

province

postal code

Telephone *home*

work

2. Marital status on pension start date

Married Common-law

⇒ Proceed to section 3

Single Separated Divorced Widowed

⇒ Proceed to section 4

3. Survivor pension options

Spouse's name *last*

first

middle

Spouse's title

Spouse's date of birth

Ms. Mrs. Mr. Other (please specify): _____

<i>yyyy</i>				<i>mm</i>		<i>dd</i>	

A. Please select/confirm your survivor option:

<input type="checkbox"/> 50%	<input type="checkbox"/> 60%	<input type="checkbox"/> 65%	<input type="checkbox"/> 70%	<input type="checkbox"/> 75%
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▼
Please submit a
*Waiver of Joint and
Survivor Pension*
form, if you haven't
already done so.

▼
This is the default
option. If you
choose this option,
no additional action
is required.

Forms are
available online at
www.otpp.com

B. 10-year pension guarantee:

If you die within 10 years of beginning your Ontario Teachers' pension, your survivor will receive your pension (minus the CPP reduction) for the balance of 10 years. After 10 years, your survivor will receive the survivor pension option you chose or confirmed above.

Yes, I elect the 10-year pension guarantee option. I understand my pension will be reduced by 0.1%, or about \$40 a year for a \$40,000 pension, to provide this option.

No, I do not elect the 10-year pension guarantee option.

4. Leaves of absence

I have taken, or plan to take, a leave of absence in my final school year.

We'll contact you about possible buyback opportunities if this is the first time we're learning about your leave.

5. Tax status

Please indicate if either of the following special tax situations applies to you.

- I have taken a Vow of Poverty – Please submit a letter from your religious order confirming your vow of poverty and the payment of your income to the order.
- I'm registered under the *Indian Act* and worked on a reserve.

6. CPP disability status

Are you applying for or receiving a CPP disability pension? Yes No

If yes, please provide a copy of the *Notice of Entitlement* or *Statement of Denial* when you receive it.

(If you're approved for a CPP disability pension in the future, you must contact us.)

7. Banking information

- I'm supplying a void cheque for the Canadian bank account where I want my pension deposited.
- OR
- Below are details of the Canadian bank account where I want my pension deposited.

For foreign payment options, please read the fact sheet on non-resident payments.

Transit	Institution	Account
⑈000⑈	⑆0 234 ⑆00 ⑆	⑆234 56 ⑆⑆⑆⑆⑆⑆
	TRANSIT# INSTITUTION#	ACCOUNT#

8. Resignation date

What is your resignation date?

yyyy	mm	dd

Your resignation date is the later of:

- your last day of employment; or
- the last day you will receive LTIP payments; or
- the end date of your leave of absence.

9. Pension start date

Please start my pension (choose one):

- As soon as possible or As follows

yyyy	mm

10. Signature

By signing below, I certify that the information on this pension application is correct and I direct the pension plan to process my application as completed.

Signature	Date

Please complete Part 1, answering all questions and typing or printing clearly. Have your doctor complete Part 2. Sign and complete Part 3, and send all reports to the Ontario Teachers' Pension Plan.

PART 1 To be completed by the Applicant

Personal information

Name <i>last</i>	<i>first</i>	<i>initial</i>						
<hr/>								
Date of birth (<i>dd/mm/yyyy</i>)								
<hr/>								
Address <i>street</i>	<i>city</i>							
<hr/>								
<i>province</i>	<i>postal code</i>							
<hr/>								
Telephone <i>home</i>	Last day of employment in education							
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Physicians

List your family physician and any other doctors you have consulted about this disability.

Name	Address	Date consulted						
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Medical history

List any significant illnesses or medical treatment you have had in the last three years.

Illness or treatment (include date, duration, and treatment received)	Name of doctor or hospital
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Description of disability

Describe the symptoms of your medical condition and how it affects your ability to work

Describe your daily routine

When did your disability begin?

Do you expect your medical condition to improve with appropriate medical care? Yes No

To what extent are you disabled now?

- Partially (unable to work in education but other employment is possible, or there is a possibility your health will improve)
- Fully (unable to work at any job at this time)

Depending on the extent of your disability, you may be entitled to a partial or full disability pension.

Are you confined? No Yes **▶** If yes, confined to:

- Bed
- Hospital or institution
- House
- Other _____

Date confinement began

yyyy				mm			dd		

Have you done any type of work since your last day of employment in education? Yes No

If yes, please specify the following:

Dates of employment	Type of work	Income earned?																				
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yyyy				mm			dd															

Are you able to do any type of work now? Yes No

If no, do you expect you will ever recover sufficiently to work again? Yes No

If yes, please specify the following:

Date able to start

yyyy				mm			dd		

 Type of work _____

PART 2 To be completed by the **Medical Examiner**

Any fees associated with the examination and the completion of this report are the responsibility of the patient.

Your patient is applying for an Ontario Teachers' Pension Plan benefit. Eligibility for disability pensions is based on the **patient's condition when he or she resigns from employment**. Please include as much detail as possible about the patient's condition at resignation. If unable to do so, please indicate why.

Examination

Examination

Onset of illness

Onset of disability

Height

Weight

Blood pressure

Relevant previous medical history (especially at resignation from employment)

Significant abnormalities

Diagnosis (If more than one, list in order of significance regarding current disability)

Conclusion and recommendation

Has the patient made reasonable efforts towards recovery or rehabilitation? Yes No
Please explain.

Conclusion and recommendation (cont'd)

Is the patient able to teach or perform duties of the employment in which he or she was engaged immediately prior to the period of disability? Yes No

If no, do you have any suggestions for rehabilitation? Yes No
If yes, please explain.

Will the patient ever recover sufficiently to resume part-time or full-time employment in education? Yes No

If yes, please indicate approximately when.

Is the patient able to work in some other capacity? Yes No

If yes, please explain.

If no, will the patient ever recover sufficiently to work at all? Yes No
If yes, approximately when?

Is further investigation needed before a pension is awarded? Yes No

If yes, please explain.

Summary, recommendation and any additional information

Please include copies of any documents and reports from other doctors or specialists.

Would access to this information prejudice the patient's health? Yes No

Signature of medical examiner

Name

Professional qualification

Address *street*

city

province

postal code

Signature

Date

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PART 3 To be completed by the **Applicant**

**Applicant’s
authorization
and signature**

I, _____, certify that the information I have provided on this form is true and complete.

I authorize the Ontario Teachers’ Pension Plan (Ontario Teachers’) to collect, use, maintain, transfer and disclose my personal information to the extent reasonably necessary for the purposes of the assessment, investigation, administration and adjudication of my claim for Ontario Teachers’ Disability Pension (the “Benefit Purposes”). I authorize any physician or other health care professional or provider, health care facility, or any other person with information relevant to the Benefit Purposes to disclose such information to Ontario Teachers’, its medical referee(s) or authorized contractors for the Benefit Purposes.

Signature	Date		<i>yyy</i>		<i>mm</i>		<i>dd</i>	
<hr/>								



2019 Personal Tax Credits Return

Read page 2 before filling out this form. Your employer or payer will use this form to determine the amount of your tax deductions.

Fill out this form based on the best estimate of your circumstances.

Last name		First name and initial(s)		Date of birth (YYYY/MM/DD)	Employee number
Address			Postal code	For non-residents only – Country of permanent residence	Social insurance number

<p>1. Basic personal amount – Every resident of Canada can claim this amount. If you will have more than one employer or payer at the same time in 2019, see "More than one employer or payer at the same time" on page 2. If you are a non-resident, see "Non-residents" on page 2.</p>	12,069
<p>2. Canada caregiver amount for infirm children under age 18 – Either parent (but not both), may claim \$2,230 for each infirm child born in 2002 or later, that resides with both parents throughout the year. If the child does not reside with both parents throughout the year, the parent who is entitled to claim the "Amount for an eligible dependant" on line 8 may also claim the Canada caregiver amount for that same child who is under age 18.</p>	
<p>3. Age amount – If you will be 65 or older on December 31, 2019, and your net income for the year from all sources will be \$37,790 or less, enter \$7,494. If your net income for the year will be between \$37,790 and \$87,750 and you want to calculate a partial claim, get Form TD1-WS, Worksheet for the 2019 Personal Tax Credits Return, and fill in the appropriate section.</p>	
<p>4. Pension income amount – If you will receive regular pension payments from a pension plan or fund (excluding Canada Pension Plan, Quebec Pension Plan, Old Age Security, or Guaranteed Income Supplement payments), enter \$2,000 or your estimated annual pension income, whichever is less.</p>	
<p>5. Tuition (full time and part time) – If you are a student enrolled at a university or college, or an educational institution certified by Employment and Social Development Canada, and you will pay more than \$100 per institution in tuition fees, fill in this section. If you are enrolled full time or part time, enter the total of the tuition fees you will pay.</p>	
<p>6. Disability amount – If you will claim the disability amount on your income tax return by using Form T2201, Disability Tax Credit Certificate, enter \$8,416.</p>	
<p>7. Spouse or common-law partner amount – If you are supporting your spouse or common-law partner who lives with you and whose net income for the year will be less than \$12,069 (\$14,299 if he or she is infirm), enter the difference between this amount and his or her estimated net income for the year. If his or her net income for the year will be \$12,069 or more (\$14,299 or more if he or she is infirm), you cannot claim this amount. In all cases, if his or her net income for the year will be \$23,906 or less and he or she is infirm, go to line 9.</p>	
<p>8. Amount for an eligible dependant – If you do not have a spouse or common-law partner and you support a dependent relative who lives with you and whose net income for the year will be less than \$12,069 (\$14,299 if he or she is infirm and you cannot claim the Canada caregiver amount for children under age 18 for this dependant), enter the difference between this amount and his or her estimated net income. If his or her net income for the year will be \$12,069 or more (\$14,299 or more if he or she is infirm), you cannot claim this amount. In all cases, if his or her net income for the year will be \$23,906 or less and he or she is infirm and is age 18 or older, go to line 9.</p>	
<p>9. Canada caregiver amount for eligible dependant or spouse or common-law partner – If, at any time in the year, you support an infirm eligible dependant (aged 18 or older) or an infirm spouse or common-law partner whose net income for the year will be \$23,906 or less, get Form TD1-WS and fill in the appropriate section.</p>	
<p>10. Canada caregiver amount for dependant(s) age 18 or older – If, at any time in the year, you support an infirm dependant age 18 or older (other than the spouse or common-law partner or eligible dependant you claimed an amount for on line 9, or could have claimed an amount for if his or her net income were under \$14,299) whose net income for the year will be \$16,766 or less, enter \$7,140. If his or her net income for the year will be between \$16,766 and \$23,906 and you want to calculate a partial claim, get Form TD1-WS and fill in the appropriate section. You can claim this amount for more than one infirm dependant age 18 or older. If you are sharing this amount with another caregiver who supports the same dependant, get the Form TD1-WS and fill in the appropriate section.</p>	
<p>11. Amounts transferred from your spouse or common-law partner – If your spouse or common-law partner will not use all of his or her age amount, pension income amount, tuition amount, or disability amount on his or her income tax return, enter the unused amount.</p>	
<p>12. Amounts transferred from a dependant – If your dependant will not use all of his or her disability amount on his or her income tax return, enter the unused amount. If your or your spouse's or common-law partner's dependent child or grandchild will not use all of his or her tuition amount on his or her income tax return, enter the unused amount.</p>	
<p>13. TOTAL CLAIM AMOUNT – Add lines 1 to 12. Your employer or payer will use this amount to determine the amount of your tax deductions.</p>	

Filling out Form TD1

Fill out this form **only** if any of the following apply:

- you have a new employer or payer and you will receive salary, wages, commissions, pensions, employment insurance benefits, or any other remuneration
- you want to change amounts you previously claimed (for example, the number of your eligible dependants has changed)
- you want to claim the deduction for living in a prescribed zone
- you want to increase the amount of tax deducted at source

Sign and date it, and give it to your employer or payer.

If you do not fill out Form TD1, your employer or payer will deduct taxes after allowing the basic personal amount **only**.

More than one employer or payer at the same time

- If you have more than one employer or payer at the same time and you have already claimed personal tax credit amounts on another Form TD1 for 2019, you **cannot claim them again**. If your total income from all sources will be **more** than the personal tax credits you claimed on another Form TD1, **check** this box, enter "0" on line 13 and do not fill in lines 2 to 12.

Total income less than total claim amount

- Check this box if your total income for the year from **all** employers and payers will be **less** than your total claim amount on line 13. Your employer or payer will not deduct tax from your earnings.

Non-residents (Only fill in if you are a non-resident of Canada.)

As a non-resident of Canada, will 90% or more of your world income be included in determining your taxable income earned in Canada in 2019?

- Yes (Fill out the previous page.)
- No (Enter "0" on line 13, and do not fill in lines 2 to 12 as you are not entitled to the personal tax credits.)

If you are unsure of your residency status, call the international tax and non-resident enquiries line at **1-800-959-8281**.

Provincial or territorial personal tax credits return

If your claim amount on line 13 is more than \$12,069, you also have to fill out a provincial or territorial TD1 form. If you are an employee, use the Form TD1 for your province or territory of employment. If you are a pensioner, use the Form TD1 for your province or territory of residence. Your employer or payer will use both this federal form and your most recent provincial or territorial Form TD1 to determine the amount of your tax deductions.

If you are claiming the basic personal amount **only** (your claim amount on line 13 is \$12,069), your employer or payer will deduct provincial or territorial taxes after allowing the provincial or territorial basic personal amount.

Note: If you are a Saskatchewan resident supporting children under 18 at any time during 2019, you may be able to claim the child amount on Form TD1SK, 2019 Saskatchewan Personal Tax Credits Return. Therefore, you may want to fill out Form TD1SK even if you are **only** claiming the basic personal amount on this form.

Deduction for living in a prescribed zone

If you live in the Northwest Territories, Nunavut, Yukon, or another prescribed **northern** zone for more than six months in a row beginning or ending in 2019, you can claim any of the following:

- \$11.00 for each day that you live in the prescribed northern zone
- \$22.00 for each day that you live in the prescribed northern zone if, during that time, you live in a dwelling that you maintain, and you are the only person living in that dwelling who is claiming this deduction

\$

Employees living in a prescribed **intermediate** zone can claim 50% of the total of the above amounts.

For more information, go to canada.ca/taxes-northern-residents.

Additional tax to be deducted

You may want to have more tax deducted from each payment, especially if you receive other income, including non-employment income such as CPP or QPP benefits, or old age security pension. By doing this, you may not have to pay as much tax when you file your income tax return. To choose this option, state the amount of additional tax you want to have deducted from each payment. To change this deduction later, fill out a new Form TD1.

\$

Reduction in tax deductions

You can ask to have less tax deducted on your income tax return if you are eligible for deductions or non-refundable tax credits that are not listed on this form (for example, periodic contributions to a registered retirement savings plan (RRSP), child care or employment expenses, charitable donations, and tuition and education amounts carried forward from the previous year). To make this request, fill out Form T1213, Request to Reduce Tax Deductions at Source, to get a letter of authority from your tax services office. Give the letter of authority to your employer or payer. You do not need a letter of authority if your employer deducts RRSP contributions from your salary.

Personal information is collected under the Income Tax Act to administer tax, benefits, and related programs. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. The social insurance number is collected under section 237 of the Act and is used for identification purposes. Under the Privacy Act, individuals have the right to access, or request correction of, their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 120 at canada.ca/cra-info-source.

Certification

I certify that the information given on this form is correct and complete.

Signature _____

It is a serious offence to make a false return.

Date _____

YYYY/MM/DD



Worksheet for the 2019 Personal Tax Credits Return

Fill out this worksheet if you want to calculate partial claims for the following amounts on your Form TD1, 2019 Personal Tax Credits Return.

Do not give your filled out worksheet to your employer or payer. Keep it for your records.

Line 3 of Form TD1 – Age amount

If you will be 65 or older on December 31, 2019, and your estimated net income from all sources will be between \$37,790 and \$87,750, calculate your partial claim as follows:

Maximum amount			7,494 00	1
Your estimated net income for the year		2		
Base amount	– 37,790 00	3		
Line 2 minus line 3 (if negative, enter "0")	=	4		
Applicable rate	× 15%	5		
Multiply line 4 by line 5.	=		▶ –	6
Line 1 minus line 6				7
Enter this amount on line 3 of Form TD1.			=	

Line 9 of Form TD1 – Canada caregiver amount for eligible dependant or spouse or common-law partner

If the estimated net income of your infirm eligible dependant (aged 18 or older) or your infirm spouse or common-law partner, whichever applies, will be \$23,906 or less for the year, calculate your claim as follows:

Base amount			23,906 00	1
Your infirm dependant's estimated net income for the year		2	–	
Line 1 minus line 2 (maximum \$7,140)		3	=	
Enter the amount you claimed on line 7 or line 8, whichever applies, of Form TD1 for this dependant		4	–	
Line 3 minus line 4		5		
Enter this amount on line 9 of Form TD1 (if negative, enter "0")			=	

Line 10 of Form TD1 – Canada caregiver amount for dependant(s) age 18 or older

If the estimated net income of your infirm dependant (see notes below) will be between \$16,766 and \$23,906 for the year, calculate your partial claim as follows:

Base amount			23,906 00	1
Your infirm dependant's estimated net income for the year		2	–	
Line 1 minus line 2 (maximum \$7,140)		3	=	
Enter the amount, if any, that will be claimed by the dependant's other caregiver		4	–	
Line 3 minus line 4		5		
Enter this amount on line 10 of Form TD1 (if negative, enter "0")			=	

Notes: If you would like to claim this amount for more than one dependant, fill out a separate worksheet for each one.

Add all of the amounts from line 5 of each worksheet and enter the total amount on line 10 of Form TD1.

If you are claiming the Canada caregiver amount for spouse or common-law partner or for an eligible dependant, see line 9 above.

Read page 2 before filling out this form. Your employer or payer will use this form to determine the amount of your provincial tax deductions.

Fill out this form based on the best estimate of your circumstances.

Last name		First name and initial(s)		Date of birth (YYYY/MM/DD)	Employee number
Address			Postal code	For non-residents only – Country of permanent residence	Social insurance number
1. Basic personal amount – Every person employed in Ontario and every pensioner residing in Ontario can claim this amount. If you will have more than one employer or payer at the same time in 2019, see "More than one employer or payer at the same time" on page 2.					10,582
2. Age amount – If you will be 65 or older on December 31, 2019, and your net income from all sources will be \$38,463 or less, enter \$5,166. If your net income for the year will be between \$38,463 and \$72,903 and you want to calculate a partial claim, get Form TD1ON-WS, Worksheet for the 2019 Ontario Personal Tax Credits Return, and fill in the appropriate section.					
3. Pension income amount – If you will receive regular pension payments from a pension plan or fund (excluding Canada Pension Plan, Quebec Pension Plan, Old Age Security, or Guaranteed Income Supplement payments), enter \$1,463, or your estimated annual pension income, whichever is less.					
4. Disability amount – If you will claim the disability amount on your income tax return by using Form T2201, Disability Tax Credit Certificate, enter \$8,549.					
5. Spouse or common-law partner amount – If you are supporting your spouse or common-law partner who lives with you and whose net income for the year will be \$898 or less, enter \$8,985. If his or her net income for the year will be between \$898 and \$9,883 and you want to calculate a partial claim, get Form TD1ON-WS and fill in the appropriate section.					
6. Amount for an eligible dependant – If you do not have a spouse or common-law partner and you support a dependent relative who lives with you and whose net income for the year will be \$898 or less, enter \$8,985. If his or her net income for the year will be between \$898 and \$9,883 and you want to calculate a partial claim, get Form TD1ON-WS and fill in the appropriate section.					
7. Ontario caregiver amount – You may be supporting an eligible infirm dependant aged 18 or older who is either your or your spouse's or common-law partner's:					
<ul style="list-style-type: none"> • child or grandchild • parent, grandparent, brother, sister, aunt, uncle, niece or nephew who is resident in Canada If this is your situation, get Form TD1ON-WS and fill in the appropriate section.					
8. Amounts transferred from your spouse or common-law partner – If your spouse or common-law partner will not use all of his or her age amount, pension income amount, or disability amount on his or her income tax return, enter the unused amount.					
9. Amounts transferred from a dependant – If your dependant will not use all of his or her disability amount on his or her income tax return, enter the unused amount.					
10. TOTAL CLAIM AMOUNT – Add lines 1 to 9. Your employer or payer will use this amount to determine the amount of your provincial tax deductions.					

Filling out Form TD1ON

Fill out this form **only** if you are an employee working in Ontario or a pensioner residing in Ontario and any of the following apply:

- you have a new employer or payer and you will receive salary, wages, commissions, pensions, employment insurance benefits, or any other remuneration
- you want to change amounts you previously claimed (for example, the number of your eligible dependants has changed)
- you want to increase the amount of tax deducted at source

Sign and date it, and give it to your employer or payer.

If you do not fill out Form TD1ON, your employer or payer will deduct taxes after allowing the basic personal amount **only**.

More than one employer or payer at the same time

- If you have more than one employer or payer at the same time and you have already claimed personal tax credit amounts on another Form TD1ON for 2019, you **cannot claim them again**. If your total income from all sources will be **more** than the personal tax credits you claimed on another Form TD1ON, **check** this box, enter "0" on line 10 and do not fill in lines 2 to 9.

Total income less than total claim amount

- Check this box if your total income for the year from **all** employers and payers will be **less** than your total claim amount on line 10. Your employer or payer will not deduct tax from your earnings.

Additional tax to be deducted

If you wish to have more tax deducted, fill in "Additional tax to be deducted" on the federal Form TD1.

Reduction in tax deductions

You can ask to have less tax deducted on your income tax return if you are eligible for deductions or non-refundable tax credits that are not listed on this form (for example, periodic contributions to a registered retirement savings plan (RRSP), child care or employment expenses, charitable donations, and tuition and education amounts carried forward from the previous year). To make this request, fill out Form T1213, Request to Reduce Tax Deductions at Source, to get a letter of authority from your tax services office. Give the letter of authority to your employer or payer. You do not need a letter of authority if your employer deducts RRSP contributions from your salary.

Forms and publications

To get our forms and publications, go to canada.ca/cra-forms-publications or call 1-800-959-5525.

Personal information is collected under the Income Tax Act to administer tax, benefits, and related programs. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. The social insurance number is collected under section 237 of the Act and is used for identification purposes. Under the Privacy Act, individuals have the right to access, or request correction of, their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 120 at canada.ca/cra-info-source.

Certification

I certify that the information given on this form is correct and complete.

Signature _____

Date _____

It is a serious offence to make a false return.

Worksheet for the 2019 Ontario Personal Tax Credits Return

Fill out this worksheet if you want to calculate partial claims for the following amounts on Form TD1ON, 2019 Ontario Personal Tax Credits Return.

Do not give your filled out worksheet to your employer or payer. Keep it for your records.

Line 2 of Form TD1ON – Age amount

If you will be 65 or older on December 31, 2019, and your estimated net income from all sources will be between \$38,463 and \$72,903, calculate your partial claim as follows:

Maximum amount			5,166.00	1
Your estimated net income for the year		2		
Base amount	- 38,463.00	3		
Line 2 minus line 3 (if negative, enter "0")	=	4		
Applicable rate	x 15%	5		
Multiply line 4 by line 5.	=		-	6
Line 1 minus line 6				7
Enter this amount on line 2 of Form TD1ON.			=	

Line 5 of Form TD1ON – Spouse or common-law partner amount

If your spouse or common-law partner's estimated net income for the year (including the income earned before and during the marriage or common-law relationship) will be between \$898 and \$9,883, calculate your partial claim as follows:

Base amount			9,883.00	1
Your spouse or common-law partner's estimated net income for the year	-	2		
Line 1 minus line 2 (maximum \$8,985, if negative, enter "0")				3
Enter this amount on line 5 of Form TD1ON.	=			

Line 6 of Form TD1ON – Amount for an eligible dependant

If your dependant's estimated net income for the year will be between \$898 and \$9,883, calculate your partial claim as follows:

Base amount			9,883.00	1
Your eligible dependant's estimated net income for the year	-	2		
Line 1 minus line 2 (maximum \$8,985, if negative, enter "0")				3
Enter this amount on line 6 of Form TD1ON.	=			

Line 7 of Form TD1ON – Ontario caregiver amount

If your dependant's estimated net income for the year will be between \$17,064 and \$22,051, calculate your claim as follows:

Base amount			22,051.00	1
Your dependant's estimated net income for the year	-	2		
Line 1 minus line 2 (maximum \$4,987, if negative, enter "0")	=	3		
Enter the amount claimed for this dependant at line 6 of Form TD1ON.	-	4		
Line 3 minus line 4 (if negative, enter "0")				5
Enter this amount on line 7 of Form TD1ON.	=			

Statutory Declaration of Common-law Relationship

1. The member completes Part A of this form then signs it before a Commissioner of Oaths.
2. A Commissioner of Oaths witnesses the member's signing of the declaration then completes Part B.
3. The member's common-law spouse completes Part C.

What is common-law?

Common-law means that you are living with a person of the same or opposite sex in a conjugal relationship for:

- at least three continuous years; or
- a shorter period if you're the parents of a child.

Part A – to be completed by member

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Ontario Teachers' Account Number

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Date of birth

Name *last*

first

Address *street*

city

province

postal code

Telephone *home*

work

I, _____, solemnly declare that I lived together with
name of member

_____ in a continuous conjugal relationship from
name of common-law spouse

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to the present time.

If you have lived at two or more addresses during your common-law relationship, include all other addresses of the past three years on a separate sheet of paper.

If you have lived at separate addresses at any point during the last three years, please attach an explanation.

1. Both my common-law spouse and I are the parents of a child: Yes No

◆ If yes, provide the following information for a child:

First name

Last name

Date of birth

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◆ If child was adopted, also provide the date of adoption

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2. My common-law spouse and I:

a) have jointly signed a residential lease, mortgage or purchase agreement relating to a residence in which we both live(d) Yes No

b) jointly own(ed) property other than our residence Yes No

c) have joint bank, trust, credit union or charge card accounts Yes No

d) have declared each other as spouses on federal income tax returns Yes No

Waiving Your Joint and Survivor Pension

Please read this fact sheet before signing the *Waiver of Joint and Survivor Pension*.

Overview

“Living separate and apart” means you are no longer sharing a spousal relationship (i.e., having joint finances, sharing a conjugal relationship) and intend to terminate your relationship.

You can be living separate and apart without a formal separation agreement and/or in the same residence.

Under Section 44 of Ontario’s *Pension Benefits Act*, your spouse is automatically eligible for a joint and survivor pension as long as you are not living separate and apart on the date you receive your first pension payment. A joint and survivor pension equals 60% of your CPP-adjusted pension.

Your pension is reduced slightly to provide the 60% survivor pension. The reduction is based on the age difference between you and your spouse. It is a permanent reduction, even if your spouse predeceases you.

You and your spouse may waive the right to a 60% survivor pension. **If you choose this option, your spouse will receive a 50% survivor pension, with no reduction to your pension**, except in the following situations:

- If you are living separate and apart from your spouse on the date you receive your first pension payment, your spouse will not be eligible for a survivor pension. In that case, neither the 60% nor the 50% survivor pension will apply.
- If you stopped working in education before 1990 and signed the *Waiver of Joint and Survivor Pension*, you may disentitle your spouse to a survivor pension. Please contact us for more information.

Before waiving your right to the 60% survivor pension, you and your spouse should consider obtaining independent legal advice concerning your individual rights and the effect of a waiver. For more information on survivor benefits, please visit our website at www.otpp.com.

Definition of eligible spouse

Your spouse is your married or common-law partner. A common-law partner must have lived with you in a conjugal relationship for:

- at least three continuous years; or
- a shorter period if you’re the parents of a child.

A former spouse may be entitled to a portion of your survivor benefits if assigned in a separation agreement or court order with which we can comply.

How to waive

To waive your spouse’s right to a 60% survivor pension, you and your spouse must do the following within the 12-month period before the date you receive your first pension payment:

- date, sign and complete the *Waiver of Joint and Survivor Pension* (page 2 of this document), and
- return it to us.

The waiver can be cancelled any time before the date you receive your first pension payment.

Waiver of Joint and Survivor Pension

Personal information

Member's name

Date of birth

yyyy	mm	dd
------	----	----

Member's address

Waiver

We, _____
(referred to below as the "member")

and _____,
(referred to below as the "spouse")

certify that we are spouses within the meaning of the Ontario *Pension Benefits Act*.

We understand that section 44 of the Ontario *Pension Benefits Act* provides that the pension paid to the member from the Ontario Teachers' Pension Plan must be paid as a joint and survivor pension if we are spouses on the date that the payment of the first installment of the pension is due and if we are not living separate and apart at that time. We also understand that the amount of pension payable to the surviving spouse must not be less than 60% of the pension paid to the member while we are both alive.

We understand that we may waive the right to the joint and survivor pension provided by section 44 of the Ontario *Pension Benefits Act* by signing this waiver.

We understand that by signing this waiver, the surviving spouse will not be entitled to any joint and survivor pension provided by section 44 of the Ontario *Pension Benefits Act*.

We hereby waive our right to a joint and survivor pension provided by section 44 of the Ontario *Pension Benefits Act* by signing this waiver in the presence of a witness.

We understand that we may cancel this waiver at any time before the date of the commencement of payment of the member's pension.

Dated this _____ day of _____, _____ year

Signature of witness

Signature of member

Name and address of witness (printed)

Signature of witness

Signature of spouse

Name and address of witness (printed)

Prior to completing this form, each party should consider obtaining independent legal advice concerning their individual rights and the effect of this waiver.

NOTE: This waiver is not effective unless it is dated, signed and delivered to the Ontario Teachers' Pension Plan within the 12-month period preceding the commencement of payment of the pension benefit as required by subsection 46(2) of the Pension Benefits Act.

Online Account Registration

You can access your personal pension information anytime, anywhere using your Ontario Teachers' online account. To register, follow these three easy steps:

1. Provide all of the personal information requested below.
2. Provide a security question and a maximum 15-character answer.
3. Sign, date and return this form to us by fax or mail (number and address at bottom of form).

When we receive your completed form, we'll send you an email with instructions on how to activate your account.

As a subscriber, you'll receive newsletters and certain other information about your pension electronically.

Step 1

Provide personal information

SIN* or Ontario Teachers' Account Number _____

Name *last*

first

middle

Please print

email address

Telephone *home*

Telephone *work*

** Providing your SIN is optional. Ontario Teachers' is requesting your SIN for identification purposes and will not use it for any other purpose other than plan administration as set out in Ontario Teachers' privacy policies.*

Step 2

Provide a security question

Please provide a security question which we'll ask you to answer if you forget your password. Choose a question (with a maximum 15-character answer) that's unique and easy to remember. For example, a good question may be: What was the name of your first pet?

Question: _____

Answer: We can't accept answers longer than 15 characters.

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Step 3

Sign, date and return

I would like to register. By signing below, I understand and agree as follows:

- a) The website is for my convenience and personal use only.
- b) I will keep my account number and password confidential. I will not share my account details with anyone, including family members. I will contact Ontario Teachers' promptly if my account number and/or password are compromised.

Signature

Date
