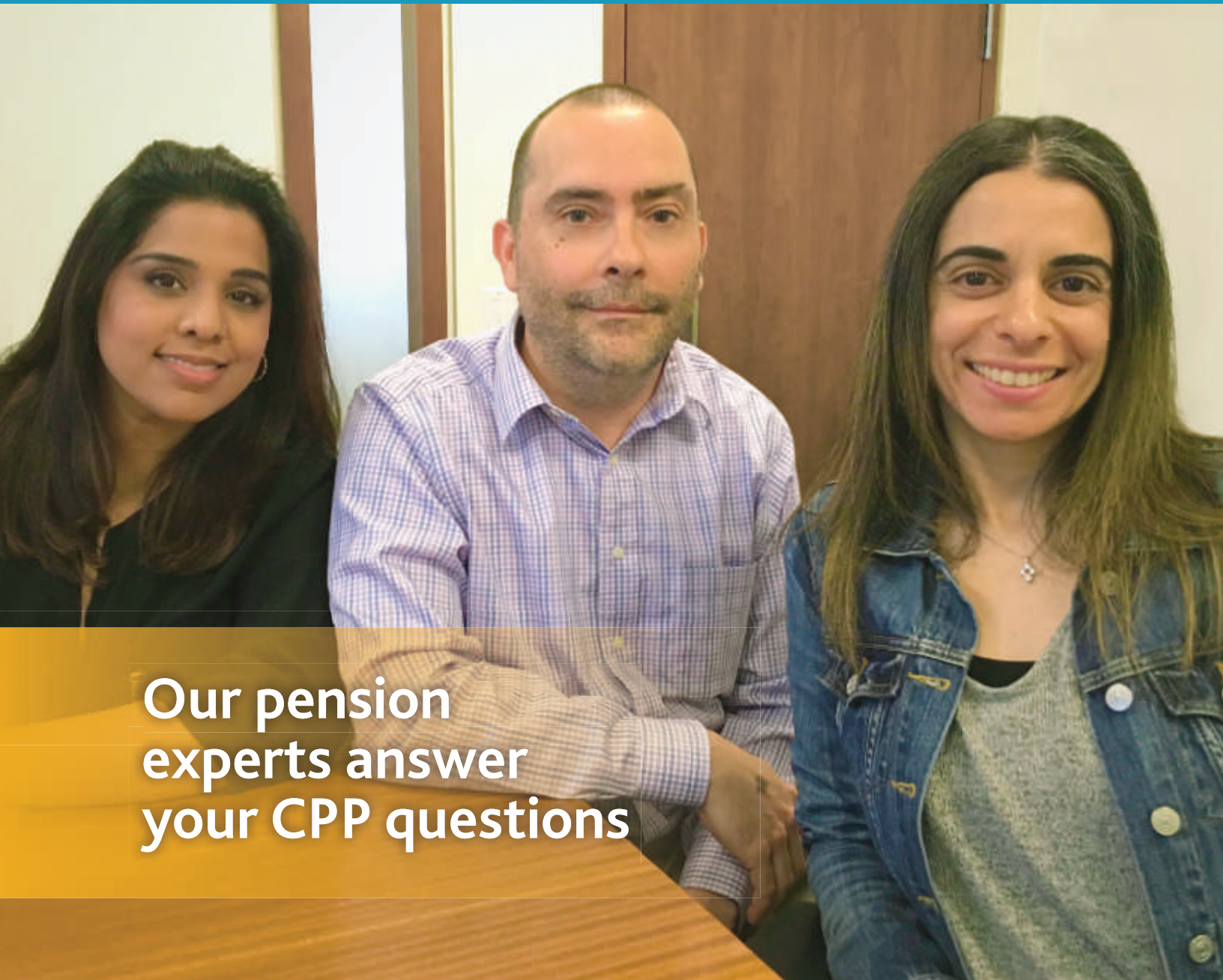


PENSION NEWS

INFORMATION FOR RETIRED TEACHERS AND THEIR SURVIVORS

AUTUMN 2017



Our pension
experts answer
your CPP questions

INSIDE THIS ISSUE

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YOUR ONLINE ACCOUNT

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MORE THAN A PENSION CALCULATOR

Visit <https://www.otpp.com/members/my/> to sign in to your online account, using your account number in the upper right hand corner of the emails we send.

Teachers, especially retired ones, are pretty savvy when it comes to using tech. While smart boards and tablets are now common place in the classroom, we know the adoption of technology doesn't just stop at school.

Of our retirees, about 60% of you receive news about your pension plan through email.

Many of you used our online pension calculator to decide when to retire. But did you know we have more to offer?

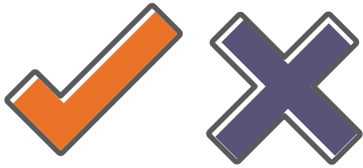


Rest assured all of the information in your online account is secure. To make signing into your account a bit easier, if you're using a trusted device, don't sign out when you're finished your session. The next time you visit, we'll remember you and you'll just have to enter your password.

There are the obvious environmental benefits of going digital. Plus, here are three pointers on how your online account can help make your life a bit easier:

- 1** You'll have easy, instant access to documents like your T4A and your annual Retired Member Statement in your Document Centre. You'll also be able to see details of your pension deposit five business days before it hits your bank account.
- 2** You can update your communication preferences so you'll never miss out on promotions or opportunities to help shape your experience with us. From time to time, we invite a select group of members to preview and tell us what they think about a new service we're in the process of developing. More than 2,500 of you helped shape the overhaul of your online experience we launched last year. Make sure you have your voice heard too! Visit your communications preferences and select "yes" to receiving promotional emails.
- 3** Keep your personal information up-to-date and complete. By ensuring we have a correct email address you'll keep up with plan news. And a complete profile will ensure your loved ones have one less thing to worry about should anything happen to you.

YOUR RE-EMPLOYMENT FAQs



Thinking of heading back into the classroom? Take this pop quiz to test how well you know the re-employment rules.

TRUE OR FALSE:

There's no limit to the number of days you can work and still collect a pension.

ANSWER: FALSE. You can work up to 50 days in a school year without affecting your pension. If you reach the 50-day limit, you can work until the end of the month in which you exceed the limit. If you continue to work after the month in which you exceed the limit, your pension will be suspended.

TRUE OR FALSE:

You're responsible for tracking the number of days you work.

ANSWER: TRUE. Your employer will report your service to us, but it's ultimately up to you to keep track of the days you work. And don't forget to let us know if you plan to keep working beyond the month in which you hit your 50-day limit. Download Worklog, our app to help you track your re-employment.

TRUE OR FALSE:

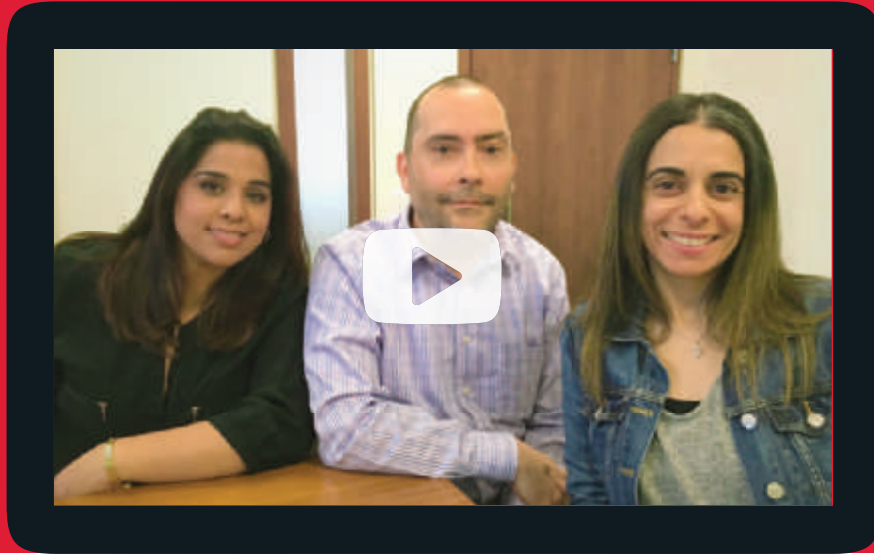
Only paid work counts as re-employment.

ANSWER: FALSE. Re-employment rules may apply even if you don't get paid for your work. If you're unsure if the work you're doing counts towards your re-employment limit, even volunteer work, then call us.

TRUE OR FALSE:

Helping to set up a classroom in August is automatically counted toward the limit for the upcoming school year.

ANSWER: FALSE. If you're asked to work in August, make sure to ask your employer which school year your work days fall under (calendars vary). If you've already exceeded your limit for the most recent school year, and you've been asked to set up a classroom in August, that day could count towards the most recent school year and your pension would be suspended in August. Once the new school year begins, your pension will resume.



CPP AND YOUR PENSION

Get estimates of your reduced and unreduced CPP pension to help you decide when to take CPP. Visit the CPP website (<https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>), call 1-800-277-9914, or contact your local Service Canada office.

Understanding how Canada Pension Plan (CPP) works with your Ontario Teachers' pension is one of the hottest topics among our retired members.

When we hosted a Facebook Live on the subject, we received more than 100 emails with your questions leading up to the event.

Since broadcasting, the video has been viewed more than 1,500 times, and we hope it helped demystify how CPP works with our plan.

You can check out the video, as well as the other Facebook Live videos we've produced, at www.otpp.com/myOTPP101. But in the meantime, here are the three most popular questions you asked us:



QUESTION: When should I collect CPP?

ANSWER: Deciding when to collect CPP is a highly personal decision, and your situation is unique. Consider what your living expenses will be like during your retirement. Will your mortgage be paid off? Will your kids be finished school? What is your health like? If your expenses will be high during your early retirement years, consider collecting a pension early from the Canada Pension Plan (CPP). By starting a reduced CPP retirement pension early, you may receive it for a longer period of time. However, by waiting until age 65, you'll receive more each month. We recommend consulting a financial advisor to find the right time for you.

QUESTION: How much will my Ontario Teachers' pension be adjusted by when I turn 65?

ANSWER: The adjustment is based on a formula. To see the impact to your pension, sign in to your Ontario Teachers' online account.

QUESTION: If I delay taking CPP, will my Ontario Teachers' pension still be adjusted when I turn 65?

ANSWER: We provide a bridge benefit, which is intended to supplement your retirement income until age 65 when you're eligible for an unreduced CPP pension. The month after you turn 65, or immediately if you start a CPP disability pension, the bridge benefit ends and your pension payment is adjusted.



NEED MORE ON CPP?

Check out our
Pinterest myOTPP 101
board for articles and videos
related to CPP.



ENJOYING THEIR MOMENT

The last day of school is like scoring the game-winning touchdown with no time left on the clock, and collecting your pension is like winning the Super Bowl. In July, more than 3,200 teachers enjoyed their moment and joined the ranks of retirees.

This year, during our retirement “play-off season” between March and July, we coached these teachers through the ins-and-outs of making it to that championship moment. A playbook at www.otpp.com/yourmoment gave them step-by-step instructions on what they need to do, and how to get in shape for the final bell.

We watched for common fumbles throughout the season, and published videos along the way to help other hopeful retirees avoid similar stumbles. Overall, these videos, published on www.facebook.com/myOTPP, garnered more than 4,000 views.

And thanks to all the coaches in our Facebook community, those of you who offered plenty of tips on what to expect in the “postseason.” Check out one of the most memorable posts:



BETH: It takes time to find your own rhythm. Don't stress about that – try lots of things, or even nothing – for a while. Look outward at how you can continue to make an impact in the world, just in a different way!

ELAINE: You really need to retire to _____ (fill in the blank with something you love to do).

DAVID: Don't bother returning to your old school to see how things are without you. Life is short, do the things you have dreamed of doing. I am starting my fifteenth year of retirement and have never looked back at the past. Look forward to all that you want to achieve.

Check out these top 3 postseason tips offered by fellow retirees:

1. Notify your insurer that you no longer drive to work
2. Make sure your personal email address, not your employer address, is on file in your Ontario Teachers' online account
3. Be sure to prepare for when your bridge benefit ends, the month after you turn 65. Check out pages 4 and 5 of this issue for more.

DIGITAL BRIEFS

Keep up-to-date with plan news, as it happens.



Subscribe in your online Ontario Teachers' account



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Check out our online curriculum!

Did you know we have an online curriculum? One of the most popular features of myOTPP 101 are our Facebook Live broadcasts, where our Pension Benefits Specialists answer your questions live. Visit www.otpp.com/myOTPP101 to see all our live broadcasts and read the answers to your most common questions on topics ranging from CPP, to adjusting to life on pension.



WANT MORE?

Head over to www.pinterest.com/myOTPP for the full myOTPP 101 experience. You'll find boards that conveniently link to all stories, videos and web pages that are easy to save and share.



Our social presence started with Facebook and has grown to include Twitter, YouTube and Pinterest.

Our Facebook community is more than 11,000 strong, with half of our fans being 55 years old and older. Women between the ages of 55 and 64 are the most active on the page. Like us at www.facebook.com/myOTPP to participate in our Facebook Live broadcasts, and connect with us and your colleagues.

Need a recap?

We're publishing new content to www.otpp.com/WhatsNew all the time. So far this year the Top 3 stories enjoyed by pensioners are:

1. Health insurance and your pension
2. Something new for pensioners
3. Your January pension

You can read all of these, and more at www.otpp.com/whatsnew. Keep up with new stories by choosing "email" in your communication preferences in your online account (check out the story on page 2 to learn more).

NEWS BRIEFS

A hot deal



We're partnering with AEA investors to acquire a majority ~~steak~~ stake in Traeger Pellet Grills, a leader in the outdoor grilling industry.

Headquartered in Salt Lake City, Utah, Traeger pellet grills use 100% all natural hardwood fuel to infuse food with healthy and flavourful smoke. In addition to a full line of grills, Traeger offers a range of 100% hardwood fuel, branded accessories and consumables through its direct sales channels and retail partners.

Our Consumer Private Capital Team sees clear opportunity for continued growth as the company heats up new product innovation and consumer awareness of wood pellet grills.

Italian deal a thing of beauty

Our investment in Intercos, a creator and manufacturer of colour cosmetics and skincare products, marks our first direct investment in Italy.

For more than 40 years, Intercos has been creating, developing and manufacturing cosmetic products for the biggest international brand names.

It's grown from a modest facility just outside of Milan to more than 13 sales offices and 11 production facilities in nine countries, with an offering that now includes cosmetic pencils, skincare and nail lacquer.

Pension News is published for members of the Ontario Teachers' Pension Plan.

We appreciate your comments about anything you read in *Pension News*.

Please email: member_communications@otpp.com

This newsletter does not create any right to benefits. Your entitlements and those of your survivors are and will be governed by the language of the pension plan text. The information contained in this newsletter is not intended to be relied upon in relation to any particular circumstance.

Ce bulletin est disponible également en français.

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