

1) Complete an Online Pension Estimate

Website reading: **Planning for Retirement**

- Use the online Pension Estimator
- Use the Pension Projection Calculator (in Your Pension Profile)

2) Check Your Personal Information

Log in to Your Pension Profile or contact us to ensure we have your correct personal information and necessary documentation for:

- Contact information
- Proof of age documentation
- Pension partner status
- Beneficiary information

3) Determine a Retirement Date

Website reading: **When can I retire?**

If you're participating in MEPP:

- Work with your employer's human resource area to help select your retirement date

If you aren't currently participating in MEPP:

- Select a retirement date up to 6 months in the future

4) Submit Retirement Application

You have the option to complete the application process by mailing in your application or by using PensionEase in Your Pension Profile.

3 months before retirement submit a *Retirement Application*.

If you're participating in **MEPP**:

- Inform employer of your retirement date
- Employer signature on application form
- Submit Retirement Application form

If you aren't currently participating in **MEPP**:

- Submit Retirement Application form

5) Choose Your Pension Option

Member Services will send you a Retirement Benefit Statement for you to review, sign and return.

- Schedule a One-on-One session if you need help understanding your options (optional)

6) Complete Your Pension Choice Documents

2 to 3 months before retirement, return your completed forms and requested documentation via Document Centre or by mail.

- Submit your completed forms and documentation

7) Complete Your Buyback (if applicable)

Complete paying for your buyback within 90 days from your retirement date.

8) Receive Your Pension Payment

If you return your forms and documentation soon after you received the Retirement Benefit Statement, our goal is for you to receive your first pension payment within 30 days of your selected pension start date.

Pension payments are made the second last business day of the month, except in December when payment is made before December 25.