

The background image shows a hiker with a backpack walking away on a dirt trail. The trail is on a grassy slope overlooking a large, clear blue lake. In the distance, there are large, rugged mountains with patches of snow under a clear sky. The bottom left corner of the image is overlaid with a large, dark teal geometric shape.

# **PSPP Online Retirement Application**

A Step by Step Guide



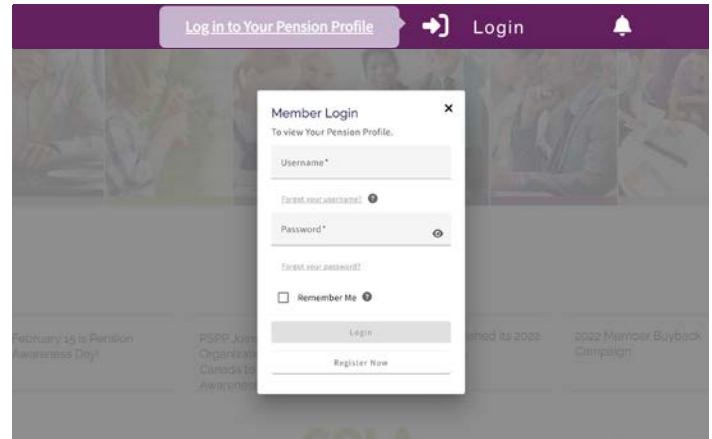
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Welcome to the PSPP Online Retirement Application Guide. This step-by-step document assists you through the retirement application process using PensionEase. From logging into your profile and selecting your retirement date, to confirming personal details and uploading documents, this guide provides clear instructions at each stage. With visual aids and helpful tips, our goal is to ensure a smooth and hassle-free experience as you navigate your retirement journey.

## 1. Log in to Your Pension Profile

Before starting your Retirement Application, you must log into YPP. Navigate to [pspp.ca](https://pspp.ca) and click on **Log in to Your Pension Profile** at the top right of the page.



Enter your login information and click on **Login**. If you have not previously registered, you will need to do that before continuing.

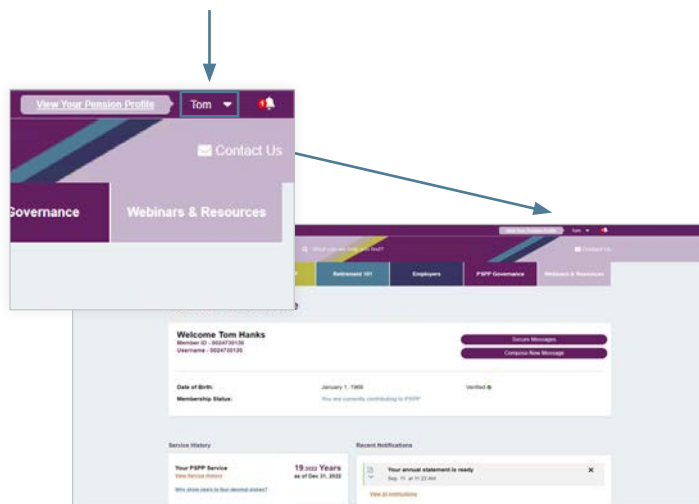
Click on **Register Now** and follow the steps. To prove your identity, you will need:

- ✓ a personal email address (preferably not your work email),
- ✓ your date of birth, and
- ✓ either your Member ID number or the last four digits of your Social Insurance Number.

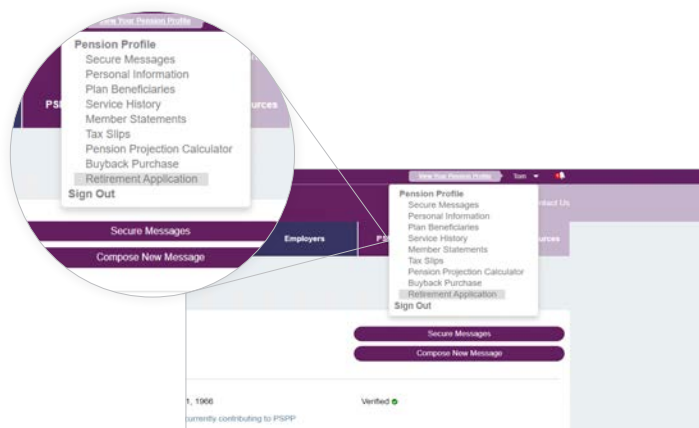
A close-up of the "Member Login" modal form. It has a title "Member Login" and a subtitle "To view Your Pension Profile." The form contains a "Username\*" field with the value "sharon@test.ca", a "Forgot your username?" link, a "Password\*" field with masked characters, a "Forgot your password?" link, a "Remember Me" checkbox, a purple "Login" button, and a "Register Now" link.

## 2. Begin the Application

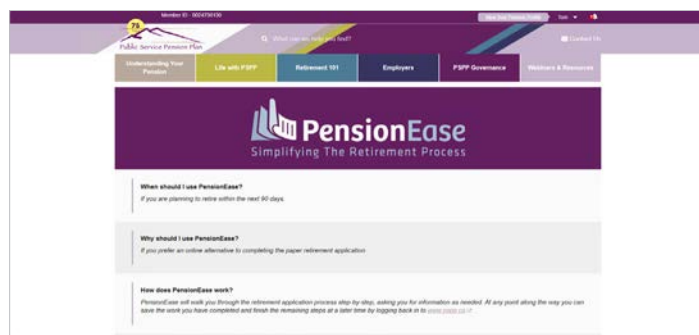
Once you are logged in to YPP, click on your name in the top right corner.



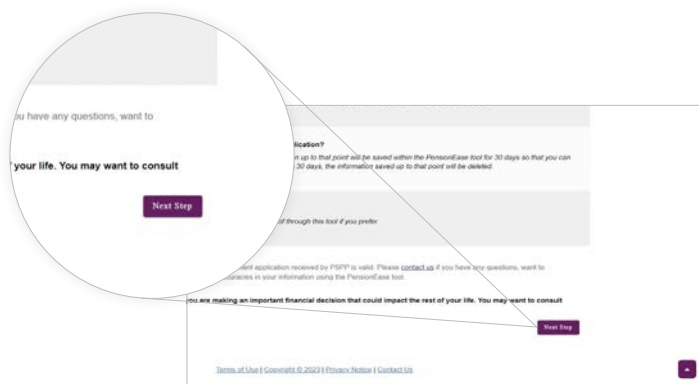
From the drop-down menu, select **Retirement Application**.



Once you select Retirement Application from the drop-down menu, you will be brought to the **PensionEase** page.



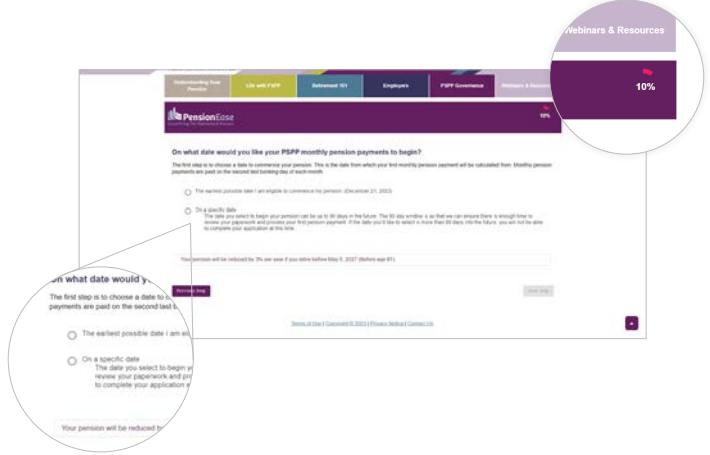
To start the process, scroll down the page and select **Next Step**.



### 3. Confirm Retirement Details

As you go through this process online, you can see how much progress you've made. The options available to you are to retire on the earliest date or to select your own date. Once you make your selection you will be brought to the next screen.

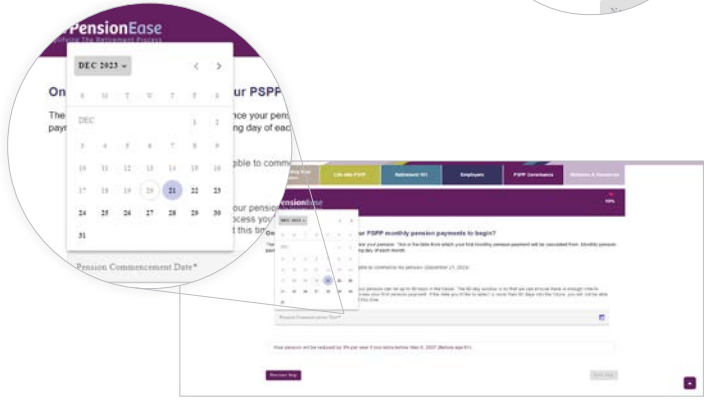
*Note: You will only be able to proceed if you are within 90 days of your chosen retirement date.*



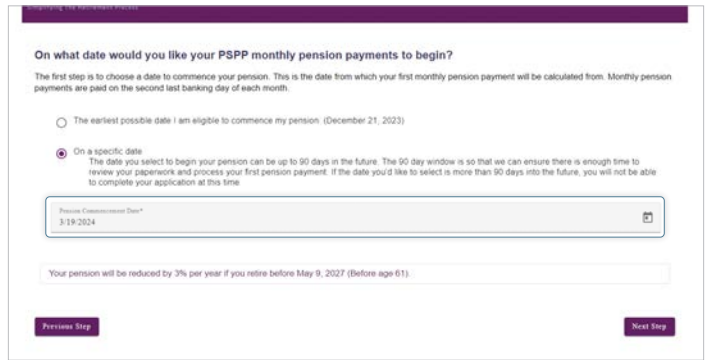
If you select retire on a specific date, click on this **calendar icon**.



Select your retirement date on the calendar.



Your pension commencement date will appear on the bottom.



Confirm your personal details and fill in any blank spaces. If you only have one phone number, enter the same number in both boxes. Make sure to include your personal email.

Confirm your address. If you need to make any changes, select the **Make Changes** button. If everything looks good, simply click on **Next Step**.

Confirm your mailing address. If your mailing address is the same as your home address, click on the check box and then select Next Step.

Confirm your Pension Partner and then select Next Step. If the Pension Partner is no longer your Pension Partner, send us a Secure Message to make the change. We will require supporting documentation to confirm the change. For more information about your Pension Partner, see the Pension Partner section on the [pspp.ca](http://pspp.ca) website.

If you have a buyback available or in process, it will be noted at this step. You will have the option to either complete your buyback or to prorate your service.

If you do not have a buyback, select the third option.

You will then be able to click Next Step to proceed.

**Buyback Service in Pay**

Are you currently paying for buyback service?  
Indicate below if you will complete payment by selecting the appropriate option.

**Please note:** If you are currently paying for buyback service you must complete the payment prior to the pension commencement date, otherwise you will receive only partial credit for what you have paid. Please note, the Retirement Benefit Statement will be produced assuming that you will pay in full. The benefit entitlements shown in the Retirement Benefit Statement will be recalculated with that revised pensionable service when the pension is finalized.

Yes, I will complete the buyback payments.  
 No, I will not complete the buyback payments. Please prorate my service.  
 No, I am not currently paying for buyback service.

Buybacks in Progress			
Government Of Alberta	Period Purchased December 21, 2014 to January 2, 2016	Service 0.1296	Balance Due \$745.10

Previous Step Next Step

## IMPORTANT

All buybacks **must** be completed before you enter retirement. If you do not complete the buyback before retirement, your service will be prorated – which could delay your first pension payment. Please make a note of this when completing your application!

This step is the final Application Review Step. As long as you've updated the previous screens correctly, you shouldn't have anything to do besides confirming that everything is complete and accurate at the bottom of the screen.

**PensionEase** 50%

**Application Review**

Incomplete and/or missing information may cause delays in processing. If more than one application is received, only the latest submitted completed retirement application information is valid. Please contact us if you have any questions, want to review previous information, or if you see any inaccuracies in your information using the PensionEase tool.

**Pension Start Date**

**Pension Commencement Date** Custom Retirement Date  
March 19, 2024 Make Changes

**Your Contact Information**

**Cell Phone** 7809999999 Make Changes  
**Email** 0024730130@email.ca Make Changes

**Home Address**

**Current Address** 5103 Windermere Blvd SW  
Edmonton, Alberta  
T6W0S9 Make Changes

**Mailing Address**

**Current Address** 5103 Windermere Blvd SW  
Edmonton, Alberta  
T6W0S9 Make Changes

Once you've confirmed everything, you will be able to press on **Next Step**.

**Gender**

**Marital Status**

**Buyback Service in Pay**

**Buyback Answer**

The information in this retirement application is, to the best of my knowledge and belief, complete and accurate.

**Buyback Service in Pay**

**Buyback Answer** Yes, I will complete the buyback payments. Make Changes

The information in this retirement application is, to the best of my knowledge and belief, complete and accurate. Make Changes

Previous Step Next Step

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## 4. Employer Document

This step is only required if you are still working. If you are no longer working, go to step 5.

This step now involves downloading your retirement application and taking it to your employer.

Enter your termination date which will be your last day worked with your employer. Remember this date may differ if you are taking vacation before retiring. Confirm with your employer what your termination date is.

Enter your pension commencement date. This date is the first day that your retirement starts.

Once you've entered these dates, the Download the document button will be available.

You can close this window after this step and return to PensionEase at any time. Your progress will be saved.



**7. Employer Use Only**

If you are participating in PSPP, your employer must complete the following section. If you are no longer participating in PSPP, completion of this section by your former employer is not required.

employer name: \_\_\_\_\_ employee number: \_\_\_\_\_ member's termination date (YYYYMMDD) (last day member participated in the Plan): \_\_\_\_\_  
 name of authorized person (last name, first): \_\_\_\_\_ phone number: \_\_\_\_\_ ext.: \_\_\_\_\_  
 signature of authorized person: \_\_\_\_\_ date (YYYYMMDD): \_\_\_\_\_

Personal information on this form is collected under the authority of section 41 of Schedule 2 of the Ontario Joint Government of Public, Social, Pension Plan Act and section 77 of the Access to Information and Protection of Privacy Act for pension administration purposes. If you have any questions regarding the collection of this information, contact the PSPP Member Service Centre at 1-877-653-9292 (TTS), or write to: 1107 Woodbine Blvd. 9th. Etobicoke, ON M9W 6H9.

**PS21\_122020**

Your employer needs to fill out **section 7** on page two.

Once your employer has signed off the form, log back in to YPP and upload the document. First, start by clicking on Continue Application with PensionEase.

And then upload the document. You can either upload the document saved on your computer or upload a picture from your phone.

Once the document has been uploaded, and you can see it on your screen, click on the checkbox at the bottom of the page to continue with your application process.

## 5. Finalizing the Application

You can now move on to selecting your Retirement Option.

The screenshot shows the 'Select Retirement Option' step in the PensionEase application. The page title is 'Public Service Pension Plan' and the sub-header is 'Complete Your Application'. The main heading is '2 Select Retirement Option'. Below this, there is a 'Not Completed' status indicator and a 'Select' button. A red circle highlights the 'Select' button.

Your Retirement Options will appear and you can then select the one that best suits your needs and relationship status. To better understand each option available, watch PSPPP's video Pension Options on [pspp.ca](https://pspp.ca)

The screenshot shows the 'Download Retirement Benefit Statement' page. It includes membership information (Pension Commencement Date: March 19, 2024; Pensionable Service: 20,513.2; Highest Average Salary: \$108,055.44; Average YMP: \$55,420.00) and beneficiary information (Pension Partner: Sutta Davis; Birth Date: January 1, 1964; Gender: Female). Below this is a table of retirement options:

Option	Monthly pension payable to pensioner	On death of pensioner
A. Joint Lifetime Reduced by 3:0 Guaranteed At Least 5 Years From March 19, 2024	\$7,498.12	\$1,406.08
B. Joint Lifetime Guaranteed At Least 5 Years From March 19, 2024	\$2,316.54	\$2,316.54
C. Single Lifetime From March 19, 2024	\$2,568.89	\$0.00
D. Single Lifetime Guaranteed At Least 5 Years From March 19, 2024 to February 1, 2027 From March 1, 2028	\$2,962.31 \$2,562.31	\$2,562.31 \$0.00
E. Single Lifetime Guaranteed At Least 10 Years From March 19, 2024 to February 1, 2034 From March 1, 2034	\$2,543.28 \$2,543.28	\$2,543.28 \$0.00
F. Single Lifetime Guaranteed At Least 15 Years From March 19, 2024 to February 1, 2039 From March 1, 2039	\$2,111.97 \$2,111.97	\$2,111.97 \$0.00

At the bottom, there is a declaration: 'I hereby request that the benefits to which I am entitled under the Plan be paid according to option'.

After selecting your Pension Option, you will move onto the next step which is uploading the required documents.

You may not need to upload all documents depending if you have previously provided us with the required documents over the years.

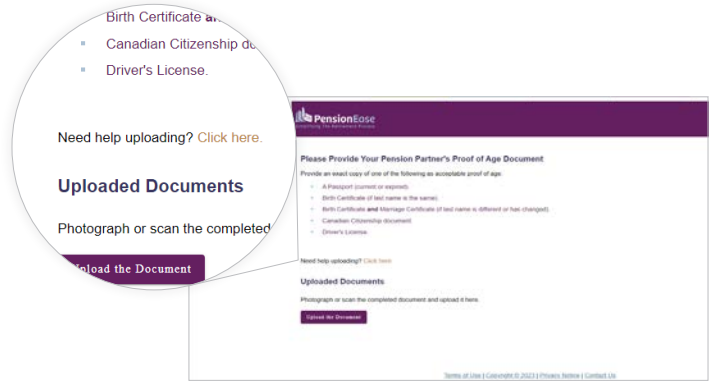
*Note: You will need your banking information, i.e., account number, transit number, and branch number to complete your banking information on PensionEase.*

The screenshot shows the 'Provide Documents' step in the PensionEase application. The page title is '3 Provide Documents'. It lists several documents to be uploaded, each with a 'Not Completed' status and an 'Upload' button:

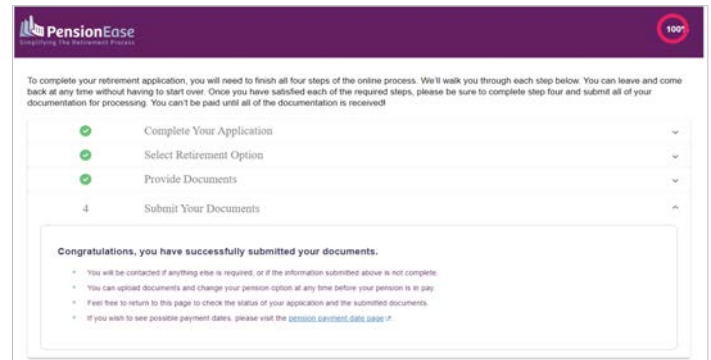
- Upload your Pension Partner's Proof of Age. Provide documentation to validate your pension partner's age.
- Upload your Pension Partner Status Form. This form is required regardless of your relationship status.
- Upload your Banking Information. Provide account details to direct benefit payments to Canada. Enter the banking information for the account you would like your pension paid.
- Upload your Designation of Beneficiaries. Designate beneficiaries for your pension who may be entitled to receive a benefit upon your death.
- Upload your Canadian T21 Canadian Personal Tax Credits Form to need to calculate the amount of federal tax to be deducted from your pension income.
- Upload your Personal IDN. Personal tax credits form for the Canadian pension when you live. This is a form used to calculate the amount of provincial tax to be deducted from your pension income.
- Upload any Additional Documentation. If additional documents not listed above are required in the finalization of your pension, the documents may be uploaded here.

At the bottom, there is a 'Terms of Use | Copyright © 2023 | Privacy Notice | Contact Us' link.

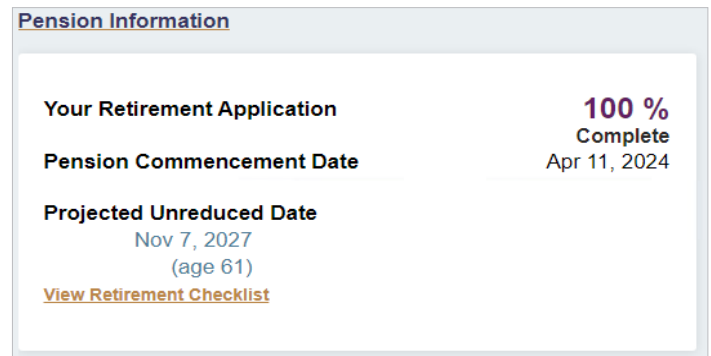
If you do not have a printer/scanner at home, there is a "Need help uploading" link for some handy tips.



Once you have completed all required documents, you will see your completion at the right will indicate 100% as well as this "Congratulations, you have successfully submitted your documents" message.



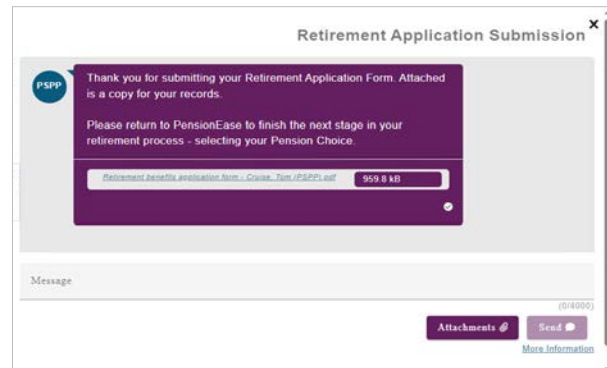
Your dashboard in YPP will be updated with the following, letting you know that your Retirement Application is now complete.



Your Retirement package will be sent to Secure Messages and if any other information is required, you will be informed.

Until the retirement is finalized with a payment date, you can return to PensionEase and make any changes to your Retirement Application such as changing the date for a future date, changing your Pension Option or even cancelling your retirement altogether. You may still upload documents at this time.

Once you have received your first payment, YPP will switch over to the pensioner view and display your Pension Options. This means that no other changes are possible.



## pspp.ca

Visit [pspp.ca](https://pspp.ca) to learn more about your Plan and its features or to access YPP, your secure online site.

## Member webinars / videos

PSPP has regularly scheduled webinars to learn more about how your pension works. You can also access videos that you can watch at your leisure. Visit [pspp.ca](https://pspp.ca) for more information and to register.

## PSPP Talks

An electronic newsletter is emailed to members when there is important information about the plan to share. Be sure to register for YPP with a personal email address to receive PSPP Talks!

# PRIVACY INFORMATION

## Your Information is Secure

Providing PSPP with your personal information is considered consent for its use and disclosure for the purpose set out in our Privacy Notice, as amended from time to time. You can find out more about our collection, use, disclosure and retention of personal information by reviewing our Privacy Notice at [pspp.ca](https://pspp.ca)



Scan QR Code

View our video & information sessions

Member Services Centre

 1-877-453-1777