

A hiker wearing a green beanie, a brown jacket, and a large orange and black backpack is seen from behind, walking on a rocky trail. The hiker is using a blue trekking pole. The background consists of evergreen trees and a rocky landscape under a cloudy sky. A large blue and purple geometric overlay covers the bottom half of the image.

Purchasing Service

A Step by Step Guide

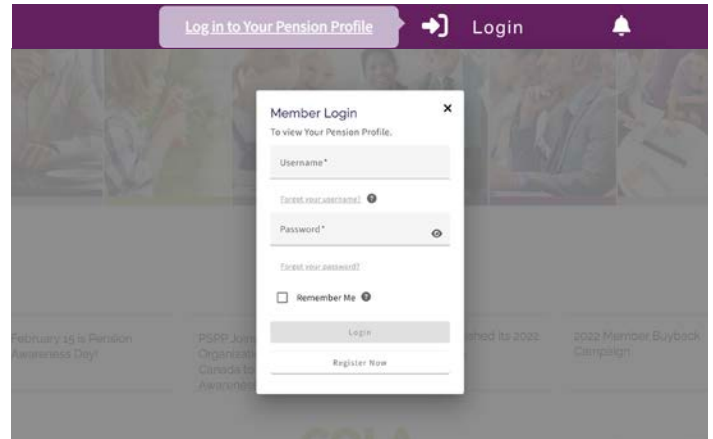
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Welcome to the Purchasing Service Guide. This step-by-step document assists you through the buyback purchase process using YPP. From logging into your profile and selecting available buybacks, to reviewing cost breakdowns and choosing repayment methods, this guide provides clear instructions at each stage. With detailed explanations and helpful tips, our goal is to ensure a smooth and hassle-free experience as you navigate your buyback purchase journey.

1. Log in to Your Pension Profile

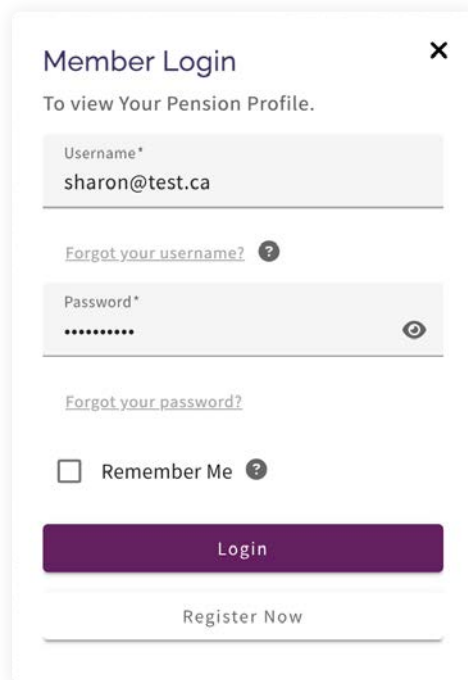
Before starting your Retirement Application, you must log into YPP. Navigate to pspp.ca and click on **Log in to Your Pension Profile** at the top right of the page.



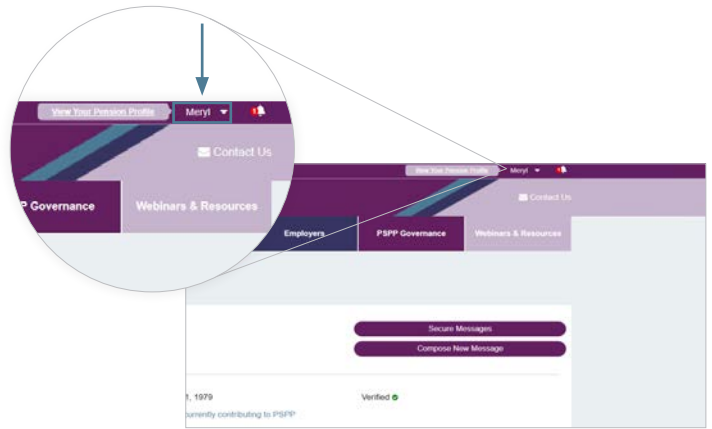
Enter your login information and click on **Login**. If you have not previously registered, you will need to do that before continuing.

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

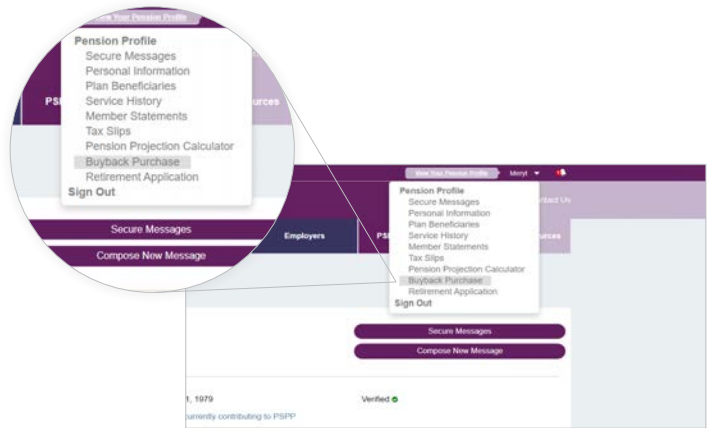
- ✓ a personal email address (preferably not your work email),
- ✓ your date of birth, and
- ✓ either your Member ID number or the last four digits of your Social Insurance Number.



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

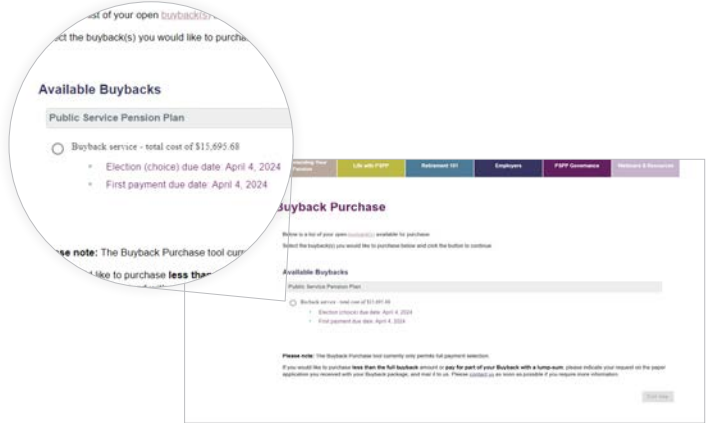


From the dropdown menu Select the **Buyback Purchase** option.

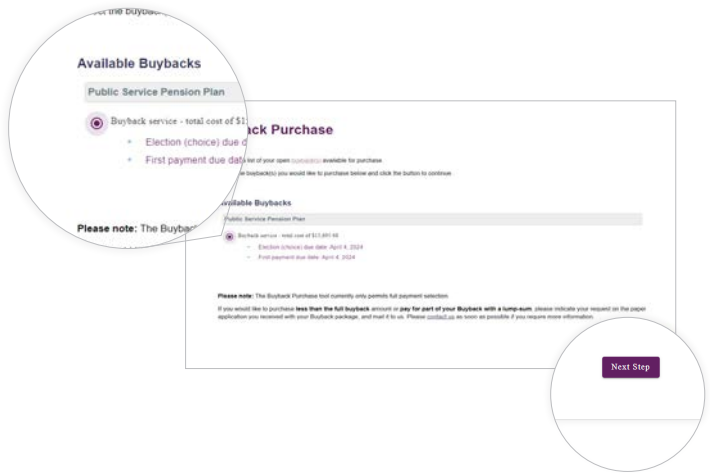


2. Select Available Buybacks

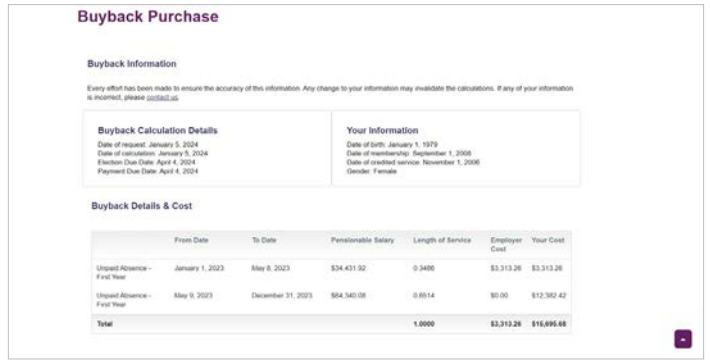
If you have any available buybacks, they will be located here.



Select the available buyback and then press on **Next Step**.



The next screen will show you the breakdown of the time you took and the cost to purchase it. If you have already taken a full year of leave, you will be required to pay for both your portion and your employer's portion of contributions.



As you keep scrolling down the page, you will see your available repayment options.

Your Payment Options

Please choose how you would like to pay for your buyback from the list of available options below.

Pay Period Installments (calculated with an annual interest rate of 4.90%):

- Pay per period for 240 installments \$82.20
- Pay per period for 238 installments \$88.34
- Pay per period for 197 installments \$98.29
- Pay per period for 188 installments \$108.83
- Pay per period for 144 installments \$123.28
- Pay per period for 120 installments \$146.87
- Pay per period for 96 installments \$179.46
- Pay per period for 72 installments \$211.78
- Pay per period for 48 installments \$342.74
- Pay per period for 24 installments \$669.08

Annual Installments (calculated with an annual interest rate of 4.90%):

- Pay year for 10 years \$1,928.32

You can select Pay Period installments, annual installments and lump sum payment. The installments will be charged interest.

Annual Installments (calculated with an annual interest rate of 4.90%):

- Pay year for 10 years \$1,928.32
- Pay year for 9 years \$2,081.71
- Pay year for 8 years \$3,305.68
- Pay year for 7 years \$2,376.48
- Pay year for 6 years \$2,838.48
- Pay year for 5 years \$3,446.42
- Pay year for 4 years \$4,209.81
- Pay year for 3 years \$5,484.97
- Pay year for 2 years \$8,037.51

Lump Sum payment:

- Personal cheque or bank draft \$11,895.68
- Transfer from RRSP or LIRA** \$11,895.68

Select the available buyback and then press on **Next Step**.

- Pay year for 1 year \$2,776.44
- Pay year for 0 years \$3,818.48
- Pay year for 7 years \$2,446.42
- Pay year for 6 years \$2,838.48
- Pay year for 5 years \$3,446.42
- Pay year for 4 years \$4,209.81
- Pay year for 3 years \$5,484.97
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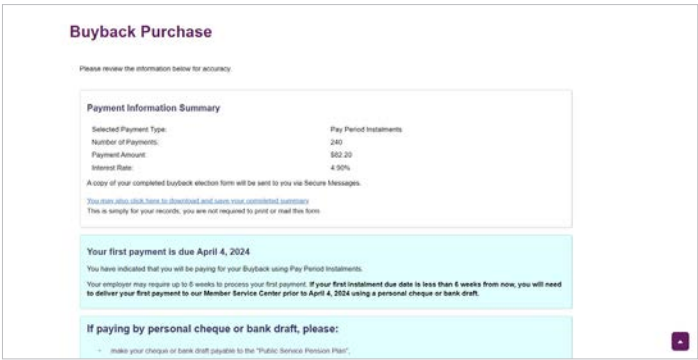
Please note: The Buyback Purchase tool currently only permits full payment selection.
If you intend to purchase less than the full buyback amount or pay for part of your Buyback with a lump sum, please indicate your request on the paper application you received with your Buyback package, and mail it to us. Please contact us on-line or by phone if you require more information.

Next Step



3. Review Breakdown and Repayment Options

Your next screen will recap your repayment selection and when you can expect to pay the first payment.



Agree to the terms of your buyback and then press submit.

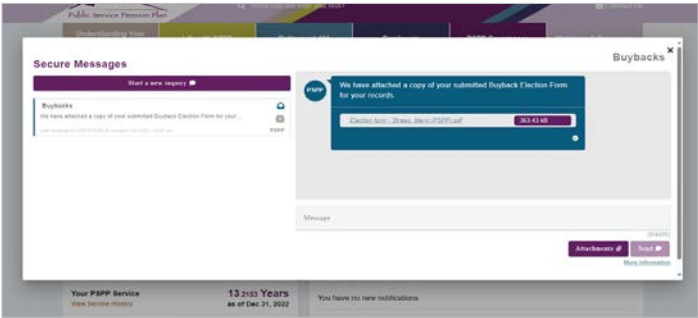


Your buyback will now be submitted. Once you select to move onto the **Next Step**, you will be sent an automated Secure Message.



4. Receive Confirmation

Your confirmation of your buyback can be found in your Secure Messages. Your package will contain all the details you agreed to during the online process. Keep these papers for your records.



pspp.ca

Visit 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 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



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View our video & information sessions

Member Services Centre

 1-877-453-1777