

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.

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.

lember Login view Your Pension Profile.	
Username* sharon@test.ca	
Forgot your username?	
Password*	0
Forgot your password?	
Remember Me 🔞	
Login	
Register Now	





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. Buyback Information

ny effort has been made to ensure the accuracy of this information. Any change to your information may invalidate the catoutations. If any of your information

Buyback Calculation Details Date of research answers 7, 5295 Buyback Details & Cost Payment Date Date April 7, 5205 Buyback Details & Cost Payment Date Date April 7, 5205 Buyback Details & Cost Payment Date Date April 7, 5205 Buyback Details & Cost Payment Date Date April 7, 5205 Payment Date Date Payment Pay

Employer Your Cost

\$3,313,26 \$3,313,26

80.00 812,382.42

\$2,313.26 \$15,695.68

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1.0000

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

Your Payment Options		
Rese choose how you would like to pay for your buyback from the list of available op	tions below	
Pay Period instalments (calculated with an annual interest rate of 4.80%):		
Per pay period for 240 menulments	382.20	
O Per pay proval for 210 considerants	339.54	
O Pre pro presad for 182 annihusers	191.39	
O Per pro period for 100 introducets	\$100.01	
Pre pre-presed for 144 annulations	\$129.28	
Per pay period for 125 miniliarem	\$1.46.42	
O Per pay proved for \$6 autobasets	\$179.46	
O Per pre period for 12 mentioners	2211.78	
Pro preprint for 47 maximum	3942.94	
O Pro per period for 24 junylinears	3669.09	
Annual instalments (calculated with an annual interest rate of 4.80%)		
O Per year the 10 years	\$1,928.32	

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

Annual instalments (calculated with an annual interest ra	fer of 4.30%);
O Per your fire 10 years	\$1,928.32
O Peryour for Pyours	\$2,095.71
O Per your die 8 years	\$2,305.68
O Peryour for 7 years	\$2,376.46
O Per your for 6 years	\$2,931.46
O Peryander Syram	\$3,446.42
O Per year for 4 years	\$4,209.11
O Peryour for 3 years	\$3,484.07
O Perysurfic 2 years	\$8,015.51
Lamp flam payment	
O Personal cheque or bask death	\$15,695.68
O Transfer from an RRSP or LIRA**	\$35,695,68

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

O The year line 1 years	\$1.5% 44
O Pre year for it years	\$2,000 AD
Q. See year for 1 years	bit out at
 Decrease for it years 	34,209.42
🚫 3m year far 1 years	\$1.484.0°
🚫 . Por yona dar 1 yona	04.001.70
Long Sure payment	
 Personal deepte to basis doub 	\$11,491.48
O Transfer from an RROP of LPA**	NLC. MILLION

base role. The Daybock Purchase foot carriedly only permits full payment selection, you entit! It's to perchase less than the full buyback smooth to pay for part of your Buyback

Prevent Step

your request on the paper mation.

Review Breakdown and Repayment Options

3.

	Buyback Purchase
	Please molec the information before for accuracy.
Your next screen will recap your repayment selection and when you can expect to pay the first payment.	Payment Information Summary Pay Paint Instaments Security Physics 240 Payment Ansaurs 240 Segment Ansaurs 240 You first Segment Is down April 4, 2024 240 You have indicated their you will be jarry for yould Depter Ansaurs 240
	Ved renginger may requir up to Bank by process your for proposed. If your first indexing that is that is that Sank Sank Sank Anno, you will need to define your first process to an Annote Sank Careford for Sank Sank Sank Sank Sank Sank Sank Sank
	Please read and agree to I have read the options available or professionadoke before sul specified, this Buyback Proposal ing by personal cheque or bank draft, please: use of the options available specified, this Buyback Proposal ing by personal cheque or bank draft, please:
Agree to the terms of your buyback and then press submit.	We strive to ensure the amounts show, he avenue and any ensure of any end of avenue of any First Nation (Counted in the type of the second and the second and the type of the second and the
	Remark for Compared R. 1994 (Remark Section) Control Law
	Buyback Purchase
Your buyback will now be submitted. Once you select to move onto the Next Step , you will be sent an automated Secure Message.	Nexes a Set of your gene substatus to grantees. Relation for logicality on world like to grantees and disk the fullies to contracts. Acadiable Displace! Reny you and This area plantee lipsings in propriors to response to an exposed to an effect on the fullies. Acadiable Displace! Provide Status and Provide Set 7, 2021. • Destroy for all to the status 1, 2023 to Destroy day 1, 2024. • Destroy for Displace April 2, 2024.
	Sens. 4Give) Convert #2009 (Denses Filmer (Control Lip

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 <u>pspp.ca</u>



Scan QR Code View our video & information sessions

Member Services Centre **1-877-453-1777**

