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## **Naming a beneficiary**

If you are a participant under the Supplementary Death Benefit (SDB) Plan, your designated beneficiary is entitled to a lump-sum benefit upon your death. Remember that the last valid designation form signed and received by the Government of Canada Pension Centre (Pension Centre) will be used to direct your SDB payment. If your personal situation changes, for example, if your beneficiary predeceases you, then you should consider changing your SDB beneficiary. Even in the event of a divorce, the beneficiary named on your last valid designation form will be entitled to your SDB benefit.

If you do not name a beneficiary, the SDB benefit will be paid to your estate. In this case, or if you decide to name your estate as the beneficiary, the benefit will be taxable and may be subject to probate fees or claims from creditors.

To name or change your beneficiary, complete the Naming or Substitution of a Beneficiary form (PWGSC-TPSGC 2196) available at [Canada.ca/pension-benefits](https://Canada.ca/pension-benefits) or from the Pension Centre. The original form must be signed and mailed to the Pension Centre. Only **one** beneficiary can be named, which can be:

- any person 18 years of age or older at the time of designation
- your estate
- any registered charitable or benevolent organization or institution
- any educational or religious organization, or institution supported by donations

**Note:** Changing your SDB beneficiary does not change any other life insurance beneficiary designations.



## Thinking about re-employment in the public service?

This decision could affect your pension and benefits. Contact the Pension Centre or visit [Canada.ca/pension-benefits](https://Canada.ca/pension-benefits) to find out more.

## Planning for a power of attorney

Dealing with an illness or disability can be difficult for you and your family. Plan ahead and discuss the option of granting someone a power of attorney (POA) in case you cannot take care of your pension, health and dental care needs. The laws relating to POA are different in each province and territory, so we recommend you seek legal advice when considering a POA.

The person you name will be authorized to communicate with the Pension Centre to change your address or direct deposit information or to choose a pension benefit on your behalf. They can also submit health and dental claims to Sun Life.

If you grant someone a POA, you should provide that person with:

- an original, notarized or a certified true copy of the POA bearing the original signature of the lawyer, notary, commissioner of oaths or justice of the peace
- the Pension Centre and Sun Life contact information
- your pension number
- your Public Service Health Care Plan (PSHCP) certificate number
- your Pensioners' Dental Services Plan (PDSP) certificate number

If you become unable to manage your affairs, that person should send the POA documentation to the Pension Centre and to Sun Life.

## Protection from inflation

Did you know that pension indexing is calculated to take into account any increases in the cost of living? This is an important feature of the public service pension plan that helps protect you from inflation. Your pension, survivor benefits and child allowances are adjusted each year using the Consumer Price Index.

The 1.3% indexing rate for 2017 has been reflected on your monthly pension payment since January. For more information on how the indexing rate is calculated, visit [Canada.ca/pension-benefits](https://Canada.ca/pension-benefits).

## Online information at your fingertips

Information specific to you as a retired member is available at [Canada.ca/pension-benefits](https://Canada.ca/pension-benefits). It's where you can learn about your public service pension and group insurance benefit plans, access pension and insurance forms, and find out how certain life events can affect your benefits.



## Share your retirement story

Jacinthe, who recently retired, wanted to share her story knowing that many experience the same excitement and challenges adjusting to retirement.

After working for the federal government for 35 years, Jacinthe found it difficult to leave a job and colleagues she enjoyed. “Although I had taken a retirement preparation course, it was a huge life change and I admit I was scared.” Despite anticipating her retirement for five years, the time flew by. “I thought it would never happen, but it came up so fast that, when it came time to leave, I couldn’t bring myself to go,” she explained.

Today, Jacinthe says she enjoys being more spontaneous. Since retiring, she and her sisters visited their brothers in western Canada. She is also spending more time with her granddaughters. “I’ve even signed up for a music awareness class with one of them ... and I love it.”

What does the future hold for Jacinthe? “I’d like to go back and see my brothers for a whole month, take guitar lessons and do volunteer literacy work at school.” For someone who had planned to spend the first six months of her retirement relaxing, Jacinthe has already managed to accomplish a lot. And with her plans for the future, she’s clearly making the most of retirement!

Would you like your retirement story to appear in the next issue of Liaison? Send it to us in the official language of your choice at **PWGSC.PensionCentre-Centredespensions.TPSGC@pwgsc-tpsgc.gc.ca**.

**Note:** We ask that your story be brief. You will be contacted if your story is selected.



Jacinthe out West

### Keep your Pensioners’ Dental Services Plan information up to date

It’s up to you to make sure that your Pensioners’ Dental Services Plan (PDSP) enrolment information remains current and to report any changes. If you need to change your coverage, contact the Pension Centre to obtain the PDSP form. Complete, sign and mail the form to the Pension Centre.

Generally, any change in coverage will take effect on the first day of the second month following the date the Pension Centre receives your completed form.

**Note:** The decision to stop your PDSP coverage is irrevocable; coverage cannot be reinstated at a later date.

### Protect your personal information



You should always be vigilant when asked to provide personal information. If you have doubts about the authenticity of an email or a call claiming to be from the Pension Centre, terminate the call or ignore the email. Report any suspicious activity to the Pension Centre, and appropriate steps will be taken to protect your information. You can also report the incident to your local police or at [antifraudcentre.ca](http://antifraudcentre.ca).

In the unlikely event that someone were to call the Pension Centre claiming to be you, rest assured that there are procedures in place to authenticate the identity of callers before releasing any information. However, if you wish to authorize someone else to make inquiries and receive information on your behalf, please inform the Pension Centre in writing.

## Keep us informed

It is important to notify the Pension Centre if there are changes to the following:

- your mailing address (even if you are enrolled in direct deposit)
- your banking information
- your marital status (married, common-law, widowed, separated, divorced or single)
- the mailing address of your designated beneficiary
- the name and mailing address of a person to contact in the event of incapacity

## GOVERNMENT OF CANADA PENSION CENTRE

## CONTACT INFORMATION

We encourage you to visit [Canada.ca/pension-benefits](https://Canada.ca/pension-benefits) for information about your pension and benefits.

When communicating with the Pension Centre, it is important that you always provide your:

- pension number
- surname, first name and initials
- address (with postal code)
- telephone number (with area code)

### CALL MONDAY TO FRIDAY

1-800-561-7930 (toll-free)  
8:00 a.m. to 4:00 p.m. (your local time)

### OUTSIDE CANADA AND THE UNITED STATES

506-533-5800 (collect calls accepted)  
8:00 a.m. to 5:00 p.m. (Atlantic time)

### TELEPHONE TELETYPE (TTY)

506-533-5990 (collect calls accepted)  
8:00 a.m. to 5:00 p.m. (Atlantic time)

### FACSIMILE 418-566-6298



Government of Canada Pension Centre  
Mail Facility  
PO Box 8000  
Matane QC G4W 4T6



If you have comments or questions about our communication products, email us at **PWGSC.PensionCentre-Centredespensions.TPSGC@pwgsc-tpsgc.gc.ca**.

**Note:** For security reasons, please do not provide personal information by email.

\* Si vous préférez recevoir ce bulletin en français, communiquez avec nous.

**Note:** Some federal agencies, Crown corporations and territorial governments do not participate in the public service group benefit plans. Even if your former employer did not participate in all public service group insurance benefit plans, as a retired member you may be eligible to join these plans. To find out if you are eligible, please call the Pension Centre.

**Disclaimer:** Your Pension and Benefits Liaison newsletter is provided for information purposes only and is not a legal document on your rights and obligations. Should there be any discrepancy between the information in this document and that contained in the Public Service Superannuation Act and related regulations or other applicable laws, the legislative provisions will apply. Similarly, should there be any discrepancy between information in this document and that contained in the group insurance benefits plan provisions or insurance contracts, the plan provisions or insurance contracts will apply.

