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Information at your fingertips

We are pleased to announce that development is currently underway on a new online pension tool to offer you secure electronic access to your personalized public service pension documents, such as your Annual Pensioners' Statement. This secure tool will also notify you when the Liaison newsletter becomes available online. Stay tuned as more information is coming soon!

Did you know that general information about your public service pension and group insurance benefit plans is always available online? Visit Canada.ca/pension-benefits to find:

- contact information for the Government of Canada Pension Centre (Pension Centre) and benefit plans
- forms
- the latest news and notices
- plan information
- pension services

Keep your Supplementary Death Benefit beneficiary contact information up to date

Did you know that the Pension Centre is unable to locate many beneficiaries who are entitled to a Supplementary Death Benefit because the information on file is missing or outdated? As a result, beneficiaries may not receive their entitlements in a timely manner. It is therefore important that you keep information up to date to ensure that the

Pension Centre can locate your beneficiary to issue any benefits that they are entitled to upon your death.

You can update this information in writing or by calling the Pension Centre at any time. You should also inform your survivor, beneficiary or executor to contact the Pension Centre in the event of your death.

Pension statements: When are they issued?

The Annual Pensioners' Statement is a personalized statement distributed every January that provides you with details about your monthly pension payments. Generally, this is the only statement issued during the calendar year.

However, you will receive an additional statement during the year if your net pension amount changes by \$2.00 or more. Your net pension might change as a result of a retroactive salary adjustment, updated health and dental insurance premiums, or the finalization of your service buyback.

For information about your next monthly pension deposit, consult the Pension calendar on Canada.ca/pension-benefits.

Protect yourself against fraud



Beware of criminals claiming to be from the Pension Centre who are seeking your personal or financial information by telephone, mail, text message or email. The Pension Centre never sends emails with links that ask you for personal or financial information. However, the Pension Centre may contact you to follow up on phone calls, requests that you have initiated, or to update your contact information.

If you receive an unsolicited email, do not respond to it or click on any of the links in the email. If you are uncertain about an enquiry that appears to be from the Pension Centre, contact the **Pension Centre** before responding to the enquiry or providing any personal information.

Updating survivor information after separation

If you are married or are living in a conjugal (common-law) relationship before you retire and for at least one year before you die, your spouse may be entitled to a survivor benefit. In the event of your death, an eligible survivor will receive a monthly payment of approximately half of your unreduced pension. To make a claim for survivor benefits, your survivor must immediately notify the Pension Centre upon your death.

Note that a separated spouse to whom you had been legally married continues to be eligible for survivor benefits until such time that you have obtained a legal divorce. The divorce certificate should be provided to the Pension Centre in order to ensure survivor benefits are processed promptly and accurately.

For more information on survivor benefits contact the Pension Centre or visit Canada.ca/pension-benefits.

To ensure your survivor information is up to date, send copies of the following documents to the Pension Centre:

- If you are separated: the separation agreement
- If you are divorced: the divorce certificate or decree absolute
- If you are no longer in a common-law relationship: a letter advising the Pension Centre that the relationship has ended and the date this took effect

Include your pension number on all documents. If you do not know your pension number, include your Personal Record Identifier (PRI) instead.

Retirement stories



TRAVELLING THE GLOBE

In the 2018 edition of Liaison, we asked you to share your retirement stories. Below are some highlights from what we received. Thank you to everyone who shared with us!

Ann Drew-Brook

When Ann Drew-Brook retired at age 57 she knew exactly what she wanted to do first: paint outdoors. Ann and two friends went on a six-week painting holiday in the South of France. Since then, Ann has gone on many more painting holidays where she has honed her outdoor painting skills. These trips have helped Ann feel the joy of seeing colours, shapes, and lines, which as Ann says, “will give you so much pleasure even on a grey day.”

Jean-Pierre de Beaumont

In 2011, Jean-Pierre de Beaumont completed a hike from Ottawa to Montreal. It was on this trek that he decided he was going to one day walk the iconic Camino de Santiago route in Spain. When he retired in June 2016, Jean-Pierre began training for his journey by hiking through Europe. Along the way, Jean-Pierre even found time to donate blood, and in 2017 he made his 150th donation! In 2018, he spent 100 days walking through London, Belgium, the Netherlands, Germany and Luxembourg before embarking on the 1,700 km Camino de Santiago route from Paris, France, to Santiago de Compostela, Spain.

Gordon Parry

Gordon Parry wanted to find a different way to travel in retirement. He found a non-profit travelling company that connects travellers with locals who invite them to stay in their homes for the duration of their trips. With this travelling company, Gordon toured Guadeloupe, which he described as a whirlwind. He visited its many beaches, participated in the annual Carnival and enjoyed the Botanical Gardens. Since then, Gordon has also been to South Africa and Morocco. This method of travelling has allowed him to experience these regions like a local.

Join the National Association of Federal Retirees

This article is brought to you by the National Association of Federal Retirees. The information expressed is solely that of the Association and does not necessarily reflect the official policy or position of the Government of Canada.



What do 176,000 Canadians from coast-to-coast-to-coast have in common? They are all members of the National Association of Federal Retirees (Federal Retirees).

Federal Retirees is an advocacy organization consisting of active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police and federally appointed judges. Anyone who is eligible to collect a federal pension from these organizations, along with their partners and survivors, is eligible for membership. You don't have to be retired to join.

With a solid 56-year tradition of strong and smart campaigns advocating for their members' pensions and benefits, Federal Retirees works to support good policy that improves the lives of all Canadians in retirement. Membership also offers important savings through their partners, including travel insurance at members-only rates.

Join today at www.federalretirees.ca or call toll-free at 1-855-304-4700 (in Ottawa at 613-745-2559).

The Federal Retirees looks forward to serving you.

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

For information, visit Canada.ca/pension-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.

