

Provincial Judges and Masters in Chambers Registered and Unregistered Pension Plans (Judges Pension Plan)

Pensioner Annual Statement Guide

The enclosed *Pensioner Annual Statement* provides you with information about your Judges Pension Plan pension benefit. Should you have further questions after reviewing this statement, please contact us by visiting Your Pension Profile and sending us a Secure Message or call the Member Services Centre toll-free at 1-877-422-4748. Instructions on how to register and log in to Your Pension Profile on jpp.apsc.ca are located at the end of this document.

Understanding Your Pensioner Annual Statement

Pension Amount

Your pension amount: On your statement, the pension dollar amount noted is the amount that you will receive each month prior to any tax deductions.

Cost of living adjustment (COLA): COLA is an adjustment in pension payments to offset a change in inflation or purchasing power as measured by the Alberta Consumer Price Index. The change in your pension benefit payment as a result of COLA is shown on your statement. The statement outlines the current year's pension payment amount compared to next year's amount, including any COLA increase. The total pension payment from the Judges Pension Plan is the amount you will receive prior to any tax deductions.

What Happens When I Pass Away?

Your Judges pension benefit is paid for your lifetime as the pensioner and, if applicable, the lifetime of your pension partner. When you pass away, what happens afterwards depends on the pension option you chose at retirement. You can find your chosen pension option listed in your enclosed *Pensioner Annual Statement* under "Death benefits."

Single Lifetime Pensions

- Your pension will be paid to you for as long as you live.
- If you pass away before the end of the guaranteed period that you chose (either 5, 10, or 15 years, or no guaranteed period), any payments remaining in that period will be paid out to your designated beneficiary(ies) or estate.

Joint Lifetime Pensions

- Your pension will be paid to you for as long as you live.
- **If you pass away before the pension partner you named at retirement passes away, that individual will receive a pension for as long as they live.***
- Depending on the option you chose, this survivor pension may be the same or a different amount.
- If both you and your pension partner pass away within the pension's guaranteed period (if it has one), any payments remaining in that period will be paid out to your designated beneficiary(ies) or estate.

* Different rules may apply if you retired prior to April 1, 1998. Please contact us if you require more information.

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Important Information About Your Pension

Protect Yourself and Your Loved Ones

- **Make arrangements for the Judges Pension Plan to be contacted as soon as possible** if you, your pension partner or nominee, or any beneficiary in receipt of a pension benefit pass away. This will prevent any overpayments from being made which would require repayment.
- **Review and update your beneficiary information** on file for your pension. You can complete this change online when you log in to Your Pension Profile.
- **Sign and return all Pension Payment Confirmation letters that you receive.** These letters are sent periodically to confirm that the correct amount of pension is being paid to the intended individual. You can submit these letters online after logging into Your Pension Profile.

Tax Slips

Tax season is on its way, and you will need your Judges Pension Plan benefit tax slip (i.e., T4A, T4A-RCA or NR4) to file your personal income taxes. Tax slips will be available online as early as the first week of February through Your Pension Profile. If you are not registered for Your Pension Profile, tax slips will be mailed to your address on account. Mailed tax slips can take until March 15 to arrive. Please ensure that your current address is up to date on your account, which can also be done through accessing Your Pension Profile.

Manage Your Pension Online

It is easier than ever to view and manage your pension information online with **Your Pension Profile**. Visit jpp.apsc.ca and click on the “Login” button in the top right corner. Registration is easy with your 10-digit member identifier. Find your member identifier number in the top right-hand corner on page two of your *Pensioner Annual Statement*.

Register and log in to access all the convenient features and information available.

- Update your contact and personal information
- View your pension payment details including your net amounts
- Update banking information for direct deposit
- Download your tax slips
- Request changes to tax exemptions and credits
- View your annual statements
- Contact us and send documents through Secure Messages

We have more features and enhancements planned for the Judges Pension Plan website in 2022. **Make sure you sign up for Go Green to receive email updates when new features become available!**