

## Canada Post Corporation Registered Pension Plan RETIREMENT PLANNING CHECKLIST

The transition from employment to retirement requires detailed planning. The following checklist outlines some of the upcoming steps and decisions you will be required to take when ceasing your employment from Canada Post Corporation. Completing the required steps early avoids delays in the start of your pension benefits.

- To begin receiving your pension payments on time, you should advise Canada Post at least 90 days in advance of your planned termination of employment date. This will ensure that you receive the appropriate kit and have the time you need to review and sign the required documentation.
- Your date of birth is used in the calculation of benefits that are payable. A copy of your birth certificate should be sent to the address below if one has not already been provided.
- The date of birth of your spouse/common-law partner is also used in the calculation of benefits that are payable. A copy of your spouse's/common-law partner's birth certificate should also be sent to the address below.
- Are your mailing address and marital status current? If not, you must update AccessHR.
- Have you completed a Designation of Beneficiary(ies) form for your pension benefits? This form can be obtained by visiting the Canada Post pension website at [cpcpension.com](http://cpcpension.com) or by calling the Pension Centre at 1-877-480-9220 (hearing impaired members can contact the Pension Centre at 1-866-370-2725 TTY).
- Do you have any prior service with Canada Post or the Post Office Department that you can elect to count as eligibility service? If yes, you should call the Pension Centre at 1-877-480-9220 (TTY 1-866-370-2725) to request an Elective Service Kit. As a condition of purchasing the prior service, you may be required to undergo a medical examination.
- Special arrangements will be required to continue any elective service contributions. The Pension Centre will send complete information to you once your termination of employment date has been confirmed.
- If you have been subject to a division of pension benefit due to marriage breakdown, the estimate you receive in your kit will not reflect the reduction that will be applied to your benefits. Call the Pension Centre at 1-877-480-9220 (TTY 1-866-370-2725) for more information.
- If you are retiring because of disability, you must contact the Pension Centre at 1-877-480-9220 (TTY 1-866-370-2725) to receive the required medical forms that must be completed to confirm your disability. You should see your physician and have the medical examination done as early as possible.
- If you are in receipt of long-term disability benefits from Sun Life or Great-West Life, these benefits will be reduced once you start receiving your pension from Canada Post.
- You may be eligible for Canada/Quebec Pension Plan benefits. To request information and review your options, contact either the Canada Pension Plan at 1-800-277-9914 (TTY 1-800-255-4786) or the Quebec Pension Plan at 1-800-463-5185 (TTY 1-800-603-3540).

*All documents are to be returned to:*  
**CANADA POST PENSION CENTRE**  
**PO BOX 2073**  
**MISSISSAUGA ON L5B 3C6**

**NOTE: Your employee number should appear clearly on all correspondence sent to the Canada Post Pension Centre.**

### **Post-retirement benefits**

Pension benefits are only one aspect of the decision you must make when planning your retirement. Based on your pension option(s), you may be eligible to continue the Basic Life Insurance, Dental Care Plan and the Extended Health Care Plan after your termination of employment from Canada Post.

After your Termination of Employment, AccessHR will send you "Your Benefit on Retirement Kit" along with the necessary forms. One or more of the following may apply to you:

- If you are entitled to an immediate monthly benefit, you will have the option to continue your Basic Life Insurance coverage at the same benefit level and cost that you were paying during your employment.
- If you are entitled to a lump sum or deferred benefit you will be eligible to continue your Basic Life Insurance coverage but the cost will be at normal commercial rates.
- You may be eligible for Extended Health Care Plan coverage.
- You may be eligible for Dental Care Plan coverage

If you require additional information on these benefit plans, please contact AccessHR.