



Public Works and
Government Services
Canada

Travaux publics et
Services gouvernementaux
Canada

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

Centre des pensions du
gouvernement du Canada
CP 8000
Matane QC G4W 4T6

Canada

PUBLIC SERVICE PENSION PLAN

Annual Pensioners' Statement

JANUARY 2016

Your Annual Pensioners' Statement contains details about your monthly pension and provides you with a complete overview of all your pension and benefits information. This statement is for information purposes only, and is provided in English as indicated in our systems. If you would prefer to receive a copy in French, please contact the Pension Centre.

Note: Some transactions or changes to your pension file may not appear on this statement if they were made recently.

Annual Indexation

The rate of the annual increase (indexation) for 2016 is .

If you retired before 2015, the full rate will be applied to your pension. If you retired during 2015, you will receive a prorated portion of the rate based on the number of full calendar months remaining in that year. For example, if you retired in November 2015, your indexation amount would be 1/12 of the full increase (December only), starting January 2016. This increase also applies to the survivor pension. For more information on how the indexing is applied, please visit www.canada.ca/pension-benefits.

Monthly Pension Information

Name	PENSION NUMBER		
Payee Account Key	Financial Institution and Account Number		

Date	D	M	Y	Gross Pension Amount	Total Deductions	Net Pension Amount
	/	/				

Deductions

This section outlines the deductions which are taken from your monthly pension.

Deductions	Amount

You may choose to have other deductions taken from your monthly pension. For a list and a description of the most common deductions, visit www.canada.ca/pension-benefits.

Dental and Health Information

Pensioners' Dental Services Plan (PDSP)

Your current category of coverage and deduction rate:

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Public Service Health Care Plan (PSHCP)

Your current level of coverage and deduction rate:

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Note: If you recently changed your coverage, the boxes above will be blank. Refer to page 2 for your deductions.

If you have questions about your PDSP or PSHCP benefit entitlements, please contact Sun Life at **1-888-757-7427** (toll free) or **613-247-5100** (National Capital Region). If you want to **change** your level or category of coverage, contact the Pension Centre. For further information, visit www.canada.ca/pension-benefits.

2015 Tax Statements

Get your tax statements faster and easier! Go paperless; sign up for epost and access your statements online as soon as they are issued. To learn more about epost, visit www.canada.ca/pension-benefits. Your annual tax statement will be available on epost by the end of February 2016.

If you are not registered on epost, your mailed paper copy should arrive by March 15, 2016.

Do you have to pay income tax every year when you file your tax return?

If so, you may be able to reduce your net tax owing by increasing the amount of tax deducted from your monthly pension. To do so, call the Pension Centre or send them a completed Form TD1 - *Personal Tax Credits Return*. For more information, consult the Canada Revenue Agency Web site www.cra.gc.ca/deductmore or call **1-800-959-8281**.

Coordination of Benefits with the Canada and Quebec Pension Plans (CPP and QPP)

When you retire from the federal public service, you become entitled to a lifetime pension. If you retire before age 65, you also receive a temporary bridge benefit payable until age 65. However, if you become entitled to CPP or QPP disability benefits prior to age 65, the bridge benefit ceases immediately. Note that if you are already age 65, or are already entitled to CPP or QPP disability benefits when you retire, the bridge benefit is not paid.

You must inform the Pension Centre immediately when you become entitled to a disability benefit under the CPP or QPP. Failure to do so could result in an overpayment of your pension, which must be repaid.

Marriage after Retirement

If you are a retired member and marry after retirement, your spouse is not entitled to a survivor pension in the event of your death. However, you may choose to provide your spouse with a pension at the time of your death, by having your pension reduced. **You must apply for this coverage within one year from the date of your marriage or one year from the date your pension starts, whichever is later.**

Enroll Now for Direct Deposit!

As part of the Government of Canada's efforts to increase efficiency, cheques are being replaced by direct deposit. With direct deposit, your payment is deposited in your bank account, on time, every month!

Individuals living in Canada: To enroll, call the Pension Centre or send them a written request with a void cheque.

Individuals living abroad: To enroll, send a written request to the Pension Centre with a void cheque or a document with the IBAN/NUBAN/CLABE number (or bank sort code) and your bank account number. For a list of participating countries, visit www.pwgsc.gc.ca/recgen/dd/etranger-abroad-eng.html#countries.

Important Reminders

- Keep your January Annual Pensioners' Statement or your most recent Direct Deposit Statement for reference. A Direct Deposit Statement is only issued when the net pension amount changes by \$2.00 or more.
- Provide the Pension Centre with your current address and banking information. Verify your most recent statement and inform the Pension Centre of any required changes.
- Inform your family that they need to contact the Pension Centre immediately following your death to ensure timely payment of survivor benefits, and prevent any overpayment of your pension, which would have to be repaid.

Our Contact Information

 **Call Monday To Friday**

Have your pension number ready.

TOLL-FREE:

1-800-561-7930

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



www.canada.ca/pension-benefits



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**To allow us to access your pension file,
please provide your:**

- Pension number
- Surname, first name and initials
- Address (with postal code)
- Telephone number (with area code)