



**CALGARY LOCAL, 710**

**PENSION WHIZ  
WEBINAR**



# Canadian Union of Postal Workers

## CALGARY LOCAL, 710

# PENSION WHIZ

- 1) WHO do you contact?
  - a) members should contact the "PENSION ADMINISTRATION CENTRE" (P.A.C.)
    - i) website: [www.cpcpension.com](http://www.cpcpension.com) or;
    - ii) telephone: 1-877-480-9220 or;
    - iii) mail to: **Post Office Box 6300, Station B,  
14 - 966 Dundas Street East  
Mississauga, Ontario, L5B 3C6**
  - b) for the website, you will need to keep in a secure place
    - i) Canada Post ID# 123 456 678 and;
    - ii) Personal Identification Number PIN# 9999
- 2) MYSITE.CANADAPOST.CA is another website tool by Canada Post which helps members view, update and control their personal information such as payroll & leave balances.
  - a) while on your computer, go to the web and type the following
    - i) [mysite.canadapost.ca](http://mysite.canadapost.ca)
    - ii) you must first call 1-877-411-8585 to activate your profile
    - iii) your username is first 5 characters of your last name and the first 2 letters of your first name. example Robert Johnson username is JOHNSRO

*note: you must call the help desk when your last name is less than 5 characters*

    - iv) the password word is strictly your personal information, only the member knows their own password, it is +AbYYISIN

*note: after logging into "mysite" you must change your password to 8 characters which must include letters, numbers and capitals for example **2bL84wrk***
- 3) WHEN can you retire? ANYTIME, there is no requirement to give notice, you can leave on the last day but to have continuity with your payments, you may want to give 2 - 3 months notice in advance **AND THERE IS NO SUCH THING AS THE 85 FACTOR!!**
  - a) to leave without a penalty (UNREDUCED) pension you **MUST HAVE**
    - i) 55 years MINIMUM of age AND 30 years MINIMUM of PENSIONABLE SERVICE at 2.0% pensionable years or;
    - ii) 60 years of age AND 2 years of PENSIONABLE SERVICE or;
    - iii) MEDICAL RETIREMENT;

**HOWEVER IF HIRED DECEMBER 21, 2012 or LATER, THEN YOU MUST HAVE;**

    - i) 60 years MINIMUM age AND 30 years MINIMUM PENSIONABLE or
    - ii) 65 years MINIMUM age AND 2 years MINIMUM PENSIONABLE

**note: ALL of the above is NOT a full pension, you MUST complete 35 years of pensionable service to get a full pension, THIS MEANS NO PENALTY!!**

- b) to leave with a penalty (REDUCED) pension
  - i) age 50 with 2 or more years of PENSIONABLE SERVICE or;
  - ii) age 45 with a least 30 years of PENSIONABLE SERVICE
- c) to RESIGN with a transfer value (MARKET ACCRUED VALUE), **YOU MUST RESIGN PRIOR TO YOUR 50<sup>th</sup>. BIRTHDAY**
  - i) any age with any PENSIONABLE SERVICE not mentioned above or;
  - ii) member becomes deceased and family can request transfer value.

**Note:** 40% of the total transfer value must be directed to a Locked-In Retirement Account (L.I.R.A.) and the balance, 60% will be paid and taxed at source.

- d) **The yearly Individual Pension booklet will indicate that your entry to the Plan was your last change in CLASSIFICATION DO NOT PANIC THIS IS FINE**

4) CALCULATING your penalty (REDUCED) pension in a percentage.

- a) Follow these steps to calculate penalty (REDUCED) pension percentage
  - i) count the number of years short from 30 years PENSIONABLE SERVICE
  - ii) count the number of years short from 55 years of AGE
  - iii) multiply the greater number of i) or ii) by 5% = PENALTY / REDUCED
  - iv) calculate the difference by subtracting the PENALTY from 100% = REDUCED
  - v) multiply the REDUCED value by the years of PENSIONABLE SERVICE
  - vi) multiply resulting pension service by 2.0% = (REDUCED) pension percentage

b) The following example will show how the above formula works  
*example: Kim Doe has 28 pensionable years with C.P.C. and s/he is over 50 years old.  
 formula: Therefore the calculation of the reduced pension percentage is as follows:*

- step i) 30 - 28 years of PENSIONABLE SERVICE = 2 years
- step ii) 55 - 50 years of AGE = 5 years
- step iii) the greater number of i) or ii) is 5 x 5% = 25% PENALTY / REDUCED
- step iv) 100% - 25% = 75% x 28 years = 21 PENSIONABLE SERVICE
- step v) 21.0 x 2.0% = 42.0% penalty (REDUCED) pension percentage

**Note:** You do not need to manually calculate the penalty, the Reduction Table on page 12 has already calculated REDUCED/penalty.

5) The TERMINOLOGY often used in reference to pension terms.

- a) **H.A.E.:** Highest Average Earnings (of best 5 consecutive years / **60 months**)  
 TABLE A: (PO #4/LC-01)

YEARS	HOURLY	Rest Period
2018	\$27.13	\$1,154.00*
2019	\$27.67	\$1,172.00*
2020	\$28.36	\$1,190.00*
2021	\$29.18	\$1,211.00*
2022	\$29.76	\$1,235.00*

formula: to calculate the H.A.E. = (add hourly salary for 5 consecutive years / 60 months); then divide by the number 5; which results in an average hourly rate. Then multiply by 2087.04 [Yearly] factor for Average Salary. (Appendix "A" article 2)

- example: line i) H.A.E. = (27.13+27.67+28.36+29.18+29.76) = (\$142.10)  
 line ii) H.A.E. = (\$142.10) divide by 5 years  
 line iii) H.A.E. = \$28.42 average / hour x 2087.04 hours/year  
 line iv) **H.A.E. = \$59,315.18** for 2022

\*note: for Letter Carriers & M.S.C.'s calculations, you must add the rest period allowance for a higher H.A.E. value = \$60,551.69 for 2022

- b) PENSIONABLE SERVICE is service you accumulate on a calendar day basis to a maximum of 35 years and for which contributions are compulsory.
- i) The SUPERANNUATION BRANCH of CANADA held in trust the Canada Post Pension Plan was guaranteed. Once this money was transferred to Canada Post Corporation/Royal Trust, the plan became dependant on the contributions of Canada Post Corporation and it's employee's along with the sensitivity of the Financial Markets.
- ii) ~~In 1991 Government of Canada made into law that part time employees were able to purchase pensionable service going far back to and including 1981. **PRIOR TO 1981 PART TIME EMPLOYEE CANNOT PURCHASE ELECTIVE SERVICE.**~~
- iii) **PENSIONABLE SERVICE COMMENCE** when the R.S.M.C.'s (including Permanent Relief) were given a Collective Agreement in 2004. **R.S.M.C.'s CANNOT PURCHASE PENSIONABLE SERVICE PRIOR TO 2004**
- iv) When Temporary Employees are working on a know assignment for Six (6) months or more, then they can contribute to the Canada Post Pension Plan.
- c) Y.M.P.E.: Yearly Maximum Pensionable Earnings  
 (according to Canada Pension Plan) Year 2022 = Y.M.P.E. = \$64,900.00
- d) A.M.P.E.: Average Maximum Pensionable Earnings  
 (Average of Y.M.P.E. for year of retirement and previous 5 years)

TABLE B:

YEARS	Y.M.P.E.
2018	\$55,900.00
2019	\$57,400.00
2020	\$58,700.00
2021	\$61,600.00
2022	\$64,900.00
A.M.P.E.	\$59,700.00

note: You will need to keep this chart up to date for future calculations of member's estimated pension amount. (See table on page 13)

- 6) WHAT contributions come off a pay cheque?
- members will pay 9.9% in 2021 of the hourly salary (pensionable earnings) up to Y.M.P.E. (\$64,900 in 2022) plus (+)
  - the amount exceeding Y.M.P.E. members will pay 13.4% in 2021 of total salary.
  - after 35 year maximum has been reached only 1.0% is collected for administration.
  - this deduction is reported on the T4-slip box 20,

**note:** **BOX 52 is PENSION ADJUSTMENT** number mathematically calculated to reduce your RRSP CONTRIBUTIONS.

TABLE C: WHY has my pension deductions gone up in November/December?

YEAR	Percentage Front (%)	Exceeds/Over (%)	Member's Salary	Y.M.P.E. Front	Y.M.P.E. Over	Payroll Contribution
2018	\$ 9.20	\$ 12.70	\$ 56,621.40	\$ 5,142.80	\$ 91.62	\$ 5,234.42
2019	\$ 9.20	\$ 12.70	\$ 57,748.40	\$ 5,280.80	\$ 44.25	\$ 5,325.05
2020	\$ 9.20	\$ 12.70	\$ 59,188.45	\$ 5,400.40	\$ 62.03	\$ 5,462.43
2021	\$ 9.90	\$ 13.40	\$ 60,899.83	\$ 6,098.40	\$ (93.82)	\$ 6,004.58
2022	\$ 9.90	\$ 13.40	\$ 62,117.82	\$ 6,425.10	\$ (372.81)	\$ 6,052.29

*note: the negative amounts shown in "Y.M.P.E. Over" (C.P.P.) reflects the Member's Salary is less than the respective **Yearly Maximum Pension Earnings**.*

- 7) HOW much will I get at retirement?
- Always remember that your pension is 2.0% x your PENSIONABLE SERVICE years. BUT this 2.0% is broken down into two different pieces:  
A LIFETIME Pension (1.3%) plus BRIDGE benefit (0.7%) = 2.0%.
  - LIFETIME Pension (Payable for your entire life) and the calculation is as follows:  
1.3% x PENSIONABLE SERVICE x (H.A.E. up to A.M.P.E.) plus (+)  
2.0% x PENSIONABLE SERVICE x (H.A.E. in excess of A.M.P.E.)
  - BRIDGE Benefit (Payable to age 65 and then **STOPS**)  
0.7% x PENSIONABLE SERVICE x (H.A.E. up to 65)

TABLE D:

Pension Service	Lifetime Front 1.3%	Lifetime Over 2.0%	Bridge Benefit 0.7%	H.A.E.	A.M.P.E.	Pension up to 65	Pension after 65
30	\$ 23,132.92	\$ 0.00	\$ 12,537.00	\$ 59,315	\$ 59,700	\$ 35,669.92	\$ 23,132.92
31	\$ 23,904.02	\$ 0.00	\$ 12,954.90	\$ 59,315	\$ 59,700	\$ 36,858.92	\$ 23,904.02
32	\$ 24,675.11	\$ 0.00	\$ 13,372.80	\$ 59,315	\$ 59,700	\$ 38,047.91	\$ 24,675.11
33	\$ 25,446.21	\$ 0.00	\$ 13,790.70	\$ 59,315	\$ 59,700	\$ 39,236.91	\$ 25,446.21
34	\$ 26,217.31	\$ 0.00	\$ 14,208.60	\$ 59,315	\$ 59,700	\$ 40,425.91	\$ 26,217.31
35 MAX.	\$ 27,501.10	\$ <b>519.39</b>	\$ 14,626.50	\$ <b>60,552</b>	\$ <b>59,700</b>	\$ 42,646.99	\$ 28,020.49

- 8) All financial analysis seem to agree taking C.P.P. at age 60 versus at age 65. The rational is as follows for the year 2022:
- |    |  |   |
|----|--|---|
| a) | C.P.P. Monthly Benefit at age 65.....  | \$1,253.59                              |
| b) | 36% (5 years x 7.2%) reduction taking it at age 60 ....<br>or 0.6% per month earlier than age 65 | \$ 451.29<br>-----                      |
| c) | Payable at age 60 (subtract the reduction / penalty)...  | \$ 802.30                               |
| d) | From age 60 to 65 = (12 months x 5 years).....   | \$48,138.60                             |
| e) | Divided by the difference at age 60 and at age 65 .....  | \$48,138.60/451.29<br>-----             |
| f) | the number of months to recuperate this advance is.....  | 106.7 Months or;<br>8 yrs and 11 months |
- g) Therefore, threshold is 73 years and 11 months old when you break even and then start to loose \$451.29 per month. However, think of the interest that you gained getting this money earlier and hopefully you have lived a healthy life to enjoy it as per having this money in your later years at a risk of poorer health.
- h) You may also choose to defer your Government Pension Plan (C.P.P.) to be paid from 1 to 6 years at a later date, at a higher amount +0.7% monthly (+8.4% yearly). This may be an option if you plan to live longer, but legislation makes it mandatory to start taking the C.P.P. Monthly Benefit in the year of your 71<sup>st</sup>. birthday.
- 9) WHEN is the best time to retire?
- a) There is NO magical date which fits EVERYONE. The retirement date you decide to select is unique and up to you to determine which best suits your needs and personal circumstances. Here are some examples about your pension that you should consider when deciding you retirement date.
- b) The sooner the better WITHOUT taking a penalty (UNREDUCED). The idea is the earlier you apply for your pension the more you will enjoy it in the long run. Many members have waited for age 60 or 65 only to become extremely ill or pass away.
- c) The BEST TIME is either your anniversary with Canada Post Corporation or Your Birthday whichever comes first to complete your "55 and 30" or "60 and 2" years. This will mean no penalty (UNREDUCED) pension. **WARNING! make sure you have your strike time counted or it could result in a penalty.**
- d) The BEST TIME is one day before the last day of the month. This will add another 1/12 (One-Twelfth) percent to your indexation. **WARNING! Retiring on the last day WORKING day of the month will result in a lower indexation.**
- e) If you are planning to leave earlier in the month then make sure to leave after having 10 paid days in the month. This will ensure you have earned your fractional rates of Annual Leave credits and Personal days.
- i) **Remember URBAN Annual leave starts April 1<sup>st</sup>. 2021 and ends March 31<sup>st</sup>. 2022 and Personal Days Starts July 1<sup>st</sup>.2021 and ends June 30<sup>th</sup>. 2022** when doing your calculations, and;

- e) **ii) R.S.M.C. Annual leave starts January 1<sup>st</sup>. 2022 and ends December 31<sup>st</sup>. 2022 and Personal Days Starts July 1<sup>st</sup>. 2021 and ends June 30<sup>th</sup>. 2022** when doing your calculations
- f) Any pre-retirement leave not taken will be lost. When scheduling your pre-retirement leave, ensure it is after your birthday or anniversary date, whichever comes later and you can take your **5<sup>th</sup> and 6<sup>th</sup> weeks** in the last year. **Remember similar to Annual leave, Urban Pre-retirement leave starts April 1<sup>st</sup>. 2021 and ends March 31<sup>st</sup>. 2022 and R.S.M.C. Pre-retirement leave starts January 1<sup>st</sup> to December 31<sup>st</sup>.**
- g) Any annual leave/personal days carried from prior leave years can be used or paid out, **however annual leave/personal days in the current leave year would be pro-rated**. So if you have taken your entitlement for the year, then you will owe this money back to the Corporation.
- h) Always request for a print out (hardcopy) of your leave credits/entitlements.
- i) Any Annual Leave, Personal Days, lieu days and Comp Time can either be booked or paid out.
- j) Any Night Recovery (Tn) Leave not taken will be lost

10) OTHER PENSION INCOME 2022

- a) O.A.S. = Old Age Security is (approx \$706.48) payable at 65 years of age. Please Note: **Trudeau's Government has reversed the age delay for receiving benefits** where Canadian born Mar 1958 and prior = collect at 65 yrs, born April 1958 and March 1962 = 66 yrs and April 1962 onward = 67 yrs. **IS NO LONGER IN EFFECT**
- b) C.P.P. = Canada Pension Plan is (maximum, \$1,253.59) payable at 65 years of age and your Bridge Benefit will **STOP**. BUT you can apply for C.P.P. as early as 60 years of age. There is a penalty (REDUCED) of 0.6% per month early before 65 years of age. To know more about your C.P.P. benefits you can go online and register [www.servicecanada.gc.ca/](http://www.servicecanada.gc.ca/). You can then view your personal C.P.P. Statement of Contributions.

11) BENEFITS:

- a) C.U.P.W. Urban Collective Agreement Article 30.03 and the C.U.P.W. R.S.M.C. Collective agreement Article 22.05 both states members who have completed 15 years of continuous service and in receipt of the Canada Post Pension Plan payments will be eligible for post-retirement benefits. Or this requirement is waived when a member opts for a medical retirement.

\*\*\* **WARNING: If you defer receipt of your pension payments MORE THAN 5 YEARS then you will be disqualified from post-retirement benefits.**

- b) Dental Plan #51057 with Canada Life compensate 80% minor up to \$1,000 per calendar year and 70% major up to \$1,500 per calendar year.

- c) E.H.C.P. (Extended Health Care Plan #51391) with Canada Life compensates 80% similar to your current plan. Unlimited physiotherapy with a prescription
- d) Vision and Hearing Plan #51392 with Canada Life compensates 20% up to a maximum 100%. **THIS PLAN IS NO LONGER AVAILABLE AT RETIREMENT.**

\*\*\* **Please note: that Retiree's Health Plan compensates 80% up to \$400 claimed everyone 4 calendar years [2019 - 2022].**

- e) The Canada Post AccessHR telephone number is **1-800-957-9777** for Payroll and General Inquiries.
- f) HOMEWOOD Health. sponsored by Canada Post Corporation and supported by the Employee's Assistance Program (E.A.P.) contact **1-866-565-4903**.
- g) The Canada Life Assurance number **1-877-716-1313** is the Canada Post employee's direct line for Medical and Dental Benefits inquiries.
- h) Extended Health Care Plan (E.H.C.P.) Price percentages breakdown and contribution rates are shown below.

TABLE E



## Your monthly contribution rates as of July 1, 2018

Applicable to employees formerly represented by: CUPW (retired on or after April 1, 2013), PSAC/UPCE (retired on or after August 12, 2014 and before June 26, 2018), and RSMC (disability retirements only – retired on or after January 1, 2016).

Plan	Cost sharing		Single monthly premium*	Family monthly premium*
	Retiree/survivor	CPC		
Extended Health Care Plan with Basic Hospital	35%	65%	\$38.37	\$69.84
Hospital Option A	100%	0%	Payment of premium temporarily suspended	
Hospital Option B	100%	0%	\$2.73	\$5.05
Dental Care Plan Retirees hired before November 1, 2009	40%	60%	\$14.62	\$28.20
Dental Care Plan Retirees hired on or after November 1, 2009	100%	0%	\$36.55	\$70.50
Basic Life Insurance Plan	33.3%	66.7%	\$0.18 per \$1,000 of coverage	

\*Rates are subject to change. Applicable sales taxes are not included.

### Premium payment

- Extended health care and dental care premiums are deducted automatically from your bank account by Great-West Life, your benefits provider.
- Basic Life Insurance premiums are deducted from your monthly pension payment.
- If you are a member of the **Defined Contribution** component of the Canada Post pension plan, premiums are deducted automatically from your bank account by Sun Life Financial.

### Note

- Canada Post reserves the right, in its sole discretion, to cancel or modify any or all retirement benefits. You will be informed in writing of any proposed changes.
- Missing two consecutive monthly premium payments due to non-sufficient funds will result in benefit coverage being terminated.

### For more information, contact:

Great-West Life 1-866-249-5723 | Pension Centre 1-877-480-9220 | Sun Life Financial 1-866-733-8612

DK 10387 - 35%



- i) C.U.P.W. Life Insurance with Coughlin and Associates **1-888-613-1234**, there is \$2,000 up to age limit 70. After that you can convert to a personal plan and the cost could be 3 times the amount. Also the beneficiary can be a charity of your choice.
  
- j) Canada Post Pension Plan Survivor Benefits are based on years of contribution for three (3) MAIN parts:
  - 1) Employee (Before-Retirement): if LESS than two (2) years - then Estate/Spouse receives a lump sum payment or if MORE than two (2) years - then Estate/Spouse and qualified dependant children receives a monthly allowance or commuted values.
  
  - 2) Retiree (After-Retirement): the spouse survival benefits is 50% of your unreduced monthly pension until s/he is deceased. Any qualifying dependant children 18 or under, or under 25 and attending full time college/university will also receive a survivor benefits of 10% with spouse or 20% without spouse [MAXIMUM OF 4].
  
  - 3) If NO SURVIVING SPOUSE OR CHILDREN - then the beneficiary or the estate will receive a return of contributions with employer share and interest to pension commencement date or an amount equal to 5 years your annual accrued pension at the date of your death minus benefits paid.
  
- k) There are two (2) Life Insurance Plans:
  - 1) The Basic Life Insurance:

You can opt in at a premium of .18cents per \$1,000 coverage of 2 times your annual salary. Then from age 65 it begins to reduce by 10% until 74 years of age when the amount is ZERO Life Insurance. The premiums also reduce by 10% until 74 years of age when the premiums are also ZERO.
  
  - 2) The PAID Death Benefit:

is a flat \$10,000 amount commencing from 65 years of age until death with NO PREMIUMS. Contact AccessHR at 1-877-807-9090.
  
- l) SPECIAL NOTATION TO YOUR FAMILY and/or Executor/Beneficiary. DO NOT Terminate or close the Cell Phone account for at least 6 months to 1 year after decease. Many a times, the mobile cell number is used on all documentation for contact information.



FIGURE 1: STRIKES AND LOCKOUTS - TIME LOST IN DAYS

Year	Group 1: (full-time and part-time PO2s, PO4s, and PO5s)	Group 2: (full-time and part-time letter carriers and MSC's)	Groups 3 and 4 (technical services)	R.S.M.C.'s
1965	17	17	17	0
1968	21	21	21	0
1970	6	6	14	0
1974	14	3	8	0
1975	42	4	0	0
1978	12	0	4	0
1981	42	0	0	0
1987	7	4	0	0
1988	0	0	12	0
1991	9	9	9	0
1997	15	15	15	0
2011	11**	11**	11**	0
2018	4**	4**	4**	4**

**NOTE: Double Stars represents Rotating Strike in different areas and Locals.**

AGE AT OPTION	YEARS OF PENSIONABLE SERVICE												YEARS OF PENSIONABLE SERVICE													
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
50	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
51	11	12.1	13.2	14.3	15.4	16.5	17.6	18.7	19.8	20.9	22	23.1	24.2	25.3	26.4	27.5	28.6	29.7	30.8	31.9	33	34.5	35.7	36.9	38.1	39.3
52	12	13.2	14.4	15.6	16.8	18	19.2	20.4	21.6	22.8	24	25.2	26.4	27.6	28.8	30	31.2	32.4	33.6	34.8	36	37.2	38.4	39.6	40.8	42
53	13	14.3	15.8	17.3	18.8	20.3	21.8	23.3	24.8	26.3	27.8	29.3	30.8	32.3	33.8	35.3	36.8	38.3	39.8	41.3	42.8	44.3	45.8	47.3	48.8	50.3
54	14	15.4	17.1	18.8	20.5	22.2	23.9	25.6	27.3	29	30.7	32.4	34.1	35.8	37.5	39.2	40.9	42.6	44.3	46	47.7	49.4	51.1	52.8	54.5	56.2
55	15	16.5	18.4	20.3	22.2	24.1	26	27.9	29.8	31.7	33.6	35.5	37.4	39.3	41.2	43.1	45	46.9	48.8	50.7	52.6	54.5	56.4	58.3	60.2	62.1
56	16	17.6	19.7	21.8	23.9	26	28.1	30.2	32.3	34.4	36.5	38.6	40.7	42.8	44.9	47	49.1	51.2	53.3	55.4	57.5	59.6	61.7	63.8	65.9	68
57	17	18.7	21	23.3	25.6	27.9	30.2	32.5	34.8	37.1	39.4	41.7	44	46.3	48.6	50.9	53.2	55.5	57.8	60.1	62.4	64.7	67	69.4	71.7	74
58	18	19.8	22.3	24.8	27.3	29.8	32.3	34.8	37.3	39.8	42.3	44.8	47.3	49.8	52.3	54.8	57.3	59.8	62.3	64.8	67.3	69.8	72.3	74.8	77.3	79.8
59	19	20.9	23.6	26.3	29	31.7	34.4	37.1	39.8	42.5	45.2	47.9	50.6	53.3	56	58.7	61.4	64.1	66.8	69.5	72.2	74.9	77.6	80.3	83	85.7
60	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50	52	54	56	58	60	62	64	66	68	70

Contributions rates and YMPE*			
YEAR	Contributions rates (%)		YMPE (\$'s)
	Below YMPE	YMPE and above	
2021	9.9	13.4	\$61,600.00
2020	9.2	12.7	\$58,700.00
2019	9.2	12.7	\$57,400.00
2018	9.0	12.5	\$55,900.00
2017 (July)	9.0	12.5	\$55,300.00
2017 (January)	8.5	12.0	\$55,300.00
2016	8.5	12.0	\$54,900.00
2015	8.5	12.0	\$53,600.00
2014 (July)	8.5	12.0	\$52,500.00
2014 (January)	8.1	11.6	\$52,500.00
2013 (July)	7.5	11.0	\$51,100.00
2013 (January)	6.8	10.3	\$51,100.00
2012	6.5	10.0	\$50,100.00
2011	6.1	9.6	\$48,300.00
2010	5.7	9.2	\$47,200.00
2009	5.7	9.2	\$46,300.00
2008	5.7	9.2	\$44,900.00
2007	5.6	9.1	\$43,700.00
2006	5.2	8.7	\$42,100.00
2005	4.8	8.3	\$41,100.00
2004	4.4	7.9	\$40,500.00
2003	4.0	7.5	\$39,900.00
2002	4.0	7.5	\$39,100.00
2001	4.0	7.5	\$38,300.00
2000	4.0	7.5	\$37,600.00



## RETIREMENT NOTIFICATION

*(please print clearly)*

**Employee Name:** \_\_\_\_\_ **Employee ID #:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

\_\_\_\_\_

**To: Superintendent/Supervisor:** \_\_\_\_\_  
*(location)*

This is to inform you that I wish to retire from my position as a: \_\_\_\_\_

**Work Location:** \_\_\_\_\_

**My last day employed will be:** \_\_\_\_\_

**My retirement day will be:** \_\_\_\_\_  
*(date following 'last day employed')*

**Note:** I request that all documents and monies owing will be forwarded to the address shown unless requested otherwise in writing. I realize that I must also notify all concerned of any future change in my address.

I hereby also make application for any monies which may become payable to me as a result of any upward revision in pay rates approved subsequent to my separation from the service.

\_\_\_\_\_  
*Signature of employee* *Date*

### TO BE COMPLETED BY SUPERINTENDENT / SUPERVISOR

**Retirement Certificate to be sent to:** employee's mailing address above  
**OR**  
Canada Post Corporation *(complete below)*

**Superintendent/Supervisor name:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

\_\_\_\_\_