

PENSION NEWS

For Public Service Superannuation Plan Active Members

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Understanding Your PSSP

Your Public Service Superannuation Plan (PSSP or Plan) pension is an important part of your overall retirement picture. It is a defined benefit (DB) pension plan designed to provide a predictable lifetime monthly income in retirement.

The following highlights some of the key features of your PSSP pension and the role it plays in supporting your retirement income.



How your DB pension works

Your PSSP pension is calculated using a pre-determined formula based on your pensionable earnings and years of pensionable service. This provides a predictable and reliable source of retirement income.



Your PSSP is part of your retirement income

Retirement income comes from several sources, including workplace pensions, government benefits (such as the Canada Pension Plan (CPP) and Old Age Security (OAS)), and personal savings.



The value of your DB pension goes beyond your monthly payment.

It also includes features such as survivor benefits, which provide continued income to a surviving spouse, eligible children, or dependant.



How risk is managed in your pension plan

In a DB pension plan like the PSSP, investment risks are shared across the Plan, rather than each member having to manage them on their own. The Plan is overseen by a trustee board, with assets managed by professionals on behalf of all members.

It is important to take time to understand how your PSSP works and how it fits into your overall retirement income picture.

Learn more about the PSSP by visiting our website or following us on social media for updates and information.



www.nspssp.ca



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2025-2026 PSSP Annual Report



The 2025-2026 PSSP Annual Report will be available in late spring/early summer. The report includes information on the Plan's investment results and financial performance as at March 31, 2026.

It will be available on our website:
www.nspssp.ca/investments

2025 Annual Member Statements were mailed this spring.

We urge you to review your Annual Member Statement carefully as it includes important information about the pension that you have accumulated as at December 31, 2025.

Once you receive your Annual Member Statement, you can also access it online through the [***My Retirement Plan website***](#).

My Retirement Plan website

In addition to accessing your Annual Member Statement, you can also log on to the website to:

- Use the Pension Projection Tool to help estimate how much your pension could be
- Review your personal data

To log in, you will need your Member ID and password.



Update: 35-Year Cap on Pensionable Service Eliminated

As of April 1, 2026, the 35-year cap on pensionable service has been eliminated.

If you have reached 35 years of pensionable service, the following now applies:

- **If you reached 35 years of pensionable service on or after April 1, 2026:** You will continue to make pension contributions and earn pensionable service for as long as you remain an active Plan member.
- **If you reached 35 years of pensionable service prior to April 1, 2026 and remain an active Plan member:** Your pension contributions have resumed, and you are now earning additional pensionable service.

You may also have the option to purchase service for the period between when your contributions stopped and April 1, 2026. You can contact us to request a purchase quote for this service.

Additional information

- **Leaves of absence (including LTD):**
If you are on a credited leave, including LTD, and had previously stopped contributing at 35 years, your pension contributions resumed as of April 1, 2026.
- **Income Tax Act (ITA) age limit:**
The maximum age limit remains unchanged. Contributions continue until November 30 of the year in which you turn age 71, as required by the ITA.

DID YOU KNOW? You need to apply for your pension!

You must submit your notice of retirement to your Human Resources representative, and you must contact NS Pension to **request a retirement package 3-4 months prior to your planned retirement date.**

In anticipation of your retirement, it is important to note that you will be required to provide the following documents with your application to prevent delays in processing your retirement:

- Direct Deposit Information
- Your proof of birth*
- Your spouse's proof of birth, if applicable
- Marriage certificate, if applicable

**Acceptable documents for proof of birth include: Birth Certificate, Passport, Driver's License, Baptismal Certificate, Citizenship Certificate, Indian Status Card.*

NS Pension is proud to be a 2026 Top Employer in Atlantic Canada and Nova Scotia

This recognition highlights our team's dedication to making NS Pension a great place to grow, contribute, and support the retirement future of Nova Scotians.



Contact us:

☎ 1-800-774-5070 (toll-free)
902-424-5070 (local)

@ info@nspension.ca

🌐 www.nspssp.ca
www.novascotiapension.ca

📍 Purdy's Wharf, Suite 700
1969 Upper Water St.
Halifax, NS B3J 3R7

🕒 8 am to 5 pm
(Monday to Friday)



NS Pension Services Corporation

All information presented in this document is premised on the Plan rules and criteria which currently exist under the Public Service Superannuation Act (the "PSSA") and the plan text made thereunder. This document explains in plain language aspects of the rules and criteria of the Plan. Plan members, beneficiaries, and others who wish to determine their legal rights and obligations under the Plan should refer to the PSSA, the plan text, or other legal documents as appropriate. In the event of a discrepancy between the information provided in this document and the legislation and/or legal documents, the latter takes precedence.