

your PENSION CONNECTION

A newsletter for Public Service Superannuation Plan Retirees

Visit www.nspssp.ca

Visit the Public Service Superannuation Plan's (PSSP) website to find helpful information and resources about your pension plan.

The website includes important information on Life Events, such as:

- What to do if your marriage breaks down,
- Survivor benefits, and
- What happens to your pension if you decide to return to work.

You will also find the following information on the website:

- Frequently Asked Questions
- Information on Plan Governance, such as the *Public Service Superannuation Act* and Regulations
- Important publications, such as Investment Reports and news updates
- Resource information, such as contact information for the Canada Pension Plan (CPP) and other Pension Authorities



2016-2017 Annual Report

On June 30, be sure to check out the 2016-2017 PSSP Annual Report. The Annual Report provides you with information on the Plan's investment results and interesting statistics.

The Report will be available online at: www.nspssp.ca/publicservice/members/publications/annual-reports

Keep your beneficiary information up-to-date!

The PSSP states that in the event of your death, your spouse or common-law partner is eligible for a survivor pension and does not need to be named as your beneficiary. This person is automatically entitled to your survivor pension, payable monthly for their lifetime.

If you do not have a surviving spouse or eligible children, or dependants, you can designate a beneficiary. Your beneficiary will receive a lump sum payment equal to your contributions plus interest.

You can designate or change your beneficiaries by completing the Designation of Beneficiary(ies) form found at: www.nspssp.ca/publicservice/members/forms

The 2017 PSSP Review

The Public Service Superannuation Plan Trustee Inc. (PSSPTI) has now received the 2017 PSSP Review Report (Report) from the Independent Reviewer.

You will find information about the Report, along with a summary of its recommendations, on our website at: www.nspssp.ca

The next phase of the 2017 PSSP Review is for PSSPTI to consider the findings and recommendations of the Independent Reviewer, and to commission further actuarial studies as appropriate. This next phase of work is substantial, and anticipated to take 12-18 months.

PSSPTI anticipates releasing the full Report once its assessment of it is completed and it has formulated a plan to properly address the Report's recommendations.

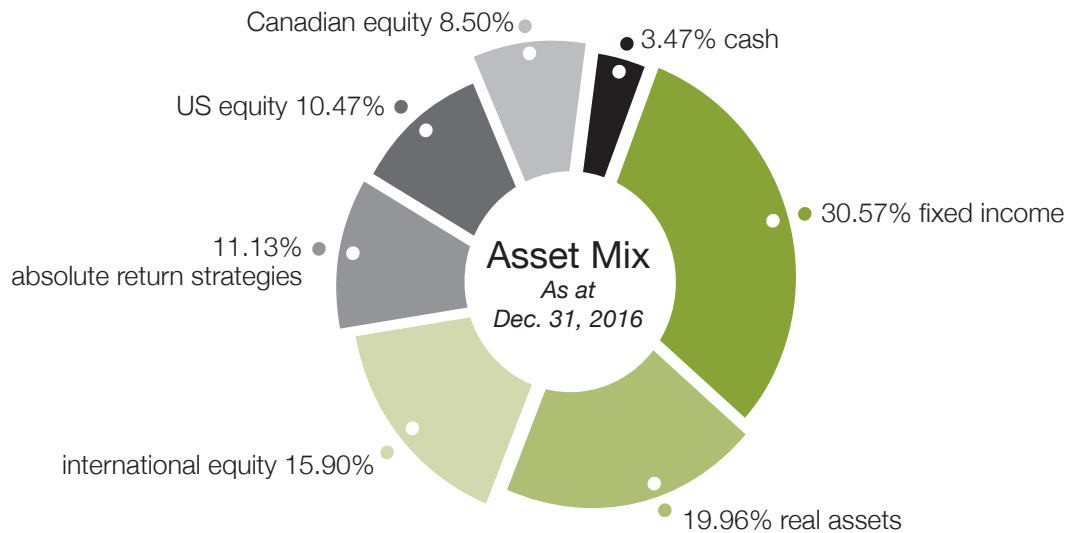
The *Public Service Superannuation Act* requires PSSPTI to conduct this comprehensive review of the PSSP every 5 years and that it must be completed by an independent expert reviewer.

Fund Investment Returns

As at Dec. 31, 2016

Fund	quarter	annualized		
		1 year	4 year	10 year
Fund	1.04%	7.29%	8.30%	5.05%
Benchmark	0.76%	6.11%	7.40%	4.83%

*The Fund's returns are reported net of investment management fees.



Helpful Contact Information:

Medavie Blue Cross:
1-800-667-4511

Public Service Commission, Benefits Division:
www.gov.ns.ca/psc/EmployeeCentre/benefits

Nova Scotia Seniors' Pharmacare Program:
1-800-544-6191

Canada Pension Plan (CPP) & Old Age Security (OAS):
1-800-277-9914 (English), 1-800-277-9915 (French),
1-800-255-4786 (TTY device)

We appreciate your feedback. If you have a comment or a suggested topic, please contact:



Nova Scotia Pension Services Corporation
1949 Upper Water St., Suite 400
Purdy's Landing, Halifax, N.S. B3J 2P8
P: 1-902-424-5070 (Halifax)
P: 1-800-774-5070 (toll free)

pensionsinfo@nspension.ca
Hours: 8 am to 5 pm (Monday to Friday)

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 Regulations 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 Regulations, 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.