

# Client Service Bulletin

## January 2006

### Confidentiality of Information

All information in our files is protected under the *Privacy Act*. If you wish to allow someone else to receive information on your behalf, you must provide the Superannuation, Pension Transition and Client Services Sector (SPTCSS) with written consent in order for us to release such information to that person.

### 2006 Annual Increase

The authorized rate for 2006 is **2.2 %**. If you retired before 2005, you will receive the full rate of indexing authorized for 2006. If you retired during 2005, you will receive a prorated portion of the percentage authorized for 2006. This increase also applies to recipients of survivor's benefits. For more information on how the indexing is applied, please refer to the pamphlets you received upon your retirement from the Public Service entitled *Your Public Service Pension - Annuitant's Benefits*, or *Your Public Service Pension - Survivor's Benefits*.

### 2005 Tax Statements

As in previous years, the annual tax statements will be released during the month of February. Please allow sufficient time for postal delivery before requesting replacements.

### Marriage After Retirement

If you marry after your retirement from the Public Service, you can choose to have survivor's benefits paid to your spouse following your death, subject to your pension being reduced. Information concerning this coverage, including estimates of the allowance and reduction amounts, can be obtained from our office. You must apply for this coverage within one year from the date of your marriage. Therefore, information should be requested well in advance of the deadline. Please note that this coverage is not available to individuals receiving a pension as the widow or widower of a plan member.

### Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) Disability Pension

*Note: This section applies only to former Public Service employees and not their survivors.*

When you become entitled to disability benefits or normal retirement benefits at age 65 under the CPP or QPP, your Public Service benefits must be reduced.

This reduction in benefits is related to the fact that while employed, you paid less into the Public Service plan due to the integration of contributions with the CPP and QPP. **You must inform us immediately if you now receive a disability benefit under the CPP or QPP and your Public Service pension has not been reduced, or if you become entitled to a CPP or QPP disability benefit in the future.** Failure to do so could result in an overpayment of your pension, which would have to be repaid. If you receive a reduced CPP or QPP benefit commencing between the ages of 60 and 65, but not a disability benefit, you do not have to inform us. In this case, your Public Service pension will be reduced automatically at age 65, in the same way that it would be reduced for a pensioner who receives normal retirement benefits under the CPP or QPP at age 65.

## **Our Web Site**

The SPTCSS Web site contains information on a variety of topics of interest to Public Service pensioners.

<http://www.pwgsc.gc.ca/superannuation>

## **Reminders**

- **Keep the January cheque stub or direct deposit statement for future reference.** The next direct deposit statement will be issued when your net pension amount changes by \$2.00, or next January, whichever occurs first.
- Please **ensure** you have your pension number ready when contacting us. It is found on the cheque stub or the direct deposit statement. As well, our address and telephone numbers are on these documents. Your Public Service Superannuation file cannot be accessed with your Public Service Health Care Plan number.
- It is important that you provide us with accurate, up-to-date address and banking information to ensure that you continue to receive your payments and related information. Please verify whether the information on your January cheque or direct deposit statement is accurate and inform us if there are any errors or changes to be made. Address updates may be made in writing or by telephone with proper identification.

## **Our Mailing Address and Telephone Numbers**

**Superannuation, Pension Transition and Client Services Sector**

P.O. Box 5010, Shediac, N.B., E4P 9B4

**All regions of Canada and Continental USA (Toll-Free) 1-800-561-7930**

**Outside Canada: 1-506-533-5800 (collect calls accepted)**