



December 2015

Employees turning age 71

If you had any employees turn age 71 during this calendar year, please complete and submit a **Notice of Retirement** form as soon as possible.

The member is not required to stop working, but we cannot accept pension contributions from these members after December 31. Contributions that come in after January 1 will be returned to you to refund directly to the member.

Contributions must stop and pension begin no later than December 31 of the year the member reaches age 71.

Jennifer is ready to assist

Jennifer Nelson has recently joined the employer service team as a Customer Focus Coordinator (CFC). She has been in pensions for almost seven years and is ready and willing to help. Please contact Jennifer Nelson or Angela Rensby with your questions or concerns.

Holiday season office hours

Our office will be closed on December 25, 28 and January 1.

Year-end housekeeping

- If you are still using Social Insurance Numbers (SINs) to submit your contributions, please remember to notify us of any SIN changes.

This avoids duplicate accounts for the same member and ensures contributions are invested as directed by the member.

- Please remind employees and payroll branches that total contributions for 2015 cannot exceed \$25,370 or 18 per cent of a member's current calendar-year earnings, whichever is less.
- Our Canada Revenue Agency registration number is 0578179.

