



# SFPP

## RETIREMENT CHECKLIST

### 01

At least **3 months** before you'd like to retire:

#### Select a retirement date (referred to as "pension commencement date")

If you're still contributing to SFPP, work with your employer's Human Resources area to select your retirement date.

OR

If you're not contributing to SFPP, select a retirement date that's before December 31 of the year you turn 71.

Ensure all your personal information is up-to-date on your [mypensionplan.ca](http://mypensionplan.ca) account, or contact us.

#### Submit Retirement Application form

Available under Forms & Publications at [sfpp.ca](http://sfpp.ca)

### 02

**2-3 months** before your retirement date:

#### Choose your pension option & complete all paperwork

We'll send you a Retirement Benefits Statement for you to review, sign and return.

To avoid delays in commencing your pension, return all required forms and paperwork as soon as possible. This usually includes:

- Retirement Benefit Statement (indicating your chosen pension option)
- Form 1 Pension Waiver of Pension Partner as at Pension Commencement (if you choose a pension option that doesn't provide your pension partner with a lifetime survivor benefit)
- Declaration of Pension Partner Status form
- Request for Direct Deposit form
- Provide proof of age for yourself and your pension partner, if applicable

You may also need to complete the following:

- Tax Credit Returns form
- Designation of Beneficiary(ies) form  
Both forms are available under Forms & Publications at [sfpp.ca](http://sfpp.ca)
- Buyback process (if applicable)

### 03

Approximately **1 month** after your retirement date (pension commencement date):

#### Receive your first pension payment

If all forms and paperwork have been completed and returned on time, you should receive your first payment within 30 days of your pension commencement date. Thereafter, pension payments are the second last business day of the month, except in December when payment is made before December 25.



For more information, visit the SFPP website at [www.sfpp.ca](http://www.sfpp.ca) or contact us at 1-877-809-SFPP (7377).